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SUCCESSFUL STRATEGIES FOR INTERNET MARKETING

ESTABLISHING ON-RESERVE ABORIGINAL
HOUSING AUTHORITIES

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2006
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FINAL REPORT

SOLICITATION NUMBER: 0981-132

ESTABLISHING ON-RESERVE ABORIGINAL HOUSING AUTHORITIES

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EXECUTIVE SUMMARY

Effective on-reserve housing management models and systems are fundamental elements in the creation of sustainable housing programs as First Nations move toward self-government. The purpose of this research project is to describe the issues, challenges and critical success factors associated with systems of governance and management for the delivery of on-reserve housing programs. The research and documentation of successful models in place within First Nations across the country is intended to support the future development of other First Nation housing authorities.

The report documents the literature review, data collection, findings, conclusions and recommendations of the research that was carried out on eleven First Nation housing authorities located in various communities across Canada.

All eleven housing authorities were initially studied through literature reviews and telephone interviews. A second stage of the project then followed up the initial information with site visits to four of the First Nations to collect additional data.

The combined information from the research, interviews and site visits provides a picture of various management models of on-reserve housing authorities in use across the country. Based on the information collected from the various sources, a number of conclusions regarding on-reserve housing authorities have been reached. These conclusions have led to a series of recommendations.

The housing authorities that were studied cover a wide range of autonomy, ranging from organizations that are incorporated and have an independent Board of Directors, to groups that operate much as a government department reporting to Chief and Council. In some cases, the degree to which the authority is actually arm's length from Chief and Council is minimal on paper but greater in practice. In these cases, although the authority may be closely tied to the political level of the First Nation, either the policy or the practice is for the elected leaders to minimize their involvement in the day to day operations of the housing authority.

The informant interviews suggest that several precursors to the creation of a housing authority must either exist or be facilitated in order for the authority, regardless of its model, to be established and be successful. Of these, the most important is a vision by the political leadership of housing services forming an essential component of overall community development and quality of life. Closely coupled with this is a willingness by the leadership to move the housing



functions to an arm's length body and to recognize the importance of continuing to do so on a ongoing basis.

Once established, the ongoing success of the housing authority depends on a number of key factors.

Conclusions

The findings lead to a number of conclusions as follows.

Issues and Challenges

The issues and challenges faced by Housing Authorities studied include:

- Autonomy – The degree of autonomy, structurally and operationally (policy and practice), is in constant dynamic balance and sometimes in tension as political leaders, community members and staff work to find the best alternative for their community.
- Turnover – The turnover of political leadership with elections and the turnover of staff is a significant issue in the stability, capacity and ongoing progressive development of the housing authorities.
- Operating Environment – The physical environment including location of the community, physical geography, availability of land, environmental constraints, access to water, etc. all affects the challenges faced by the housing authority in meeting the demand.
- Demographics – The size and make-up of the community population and the degree to which the population is transient, aging and growing are all trends that influence the success of the housing authority in maintaining support in the community.
- Recent History and Community Support – The recent history (last 10 years) of housing program implementation is part of the community context within which housing authority development occurs. If the history is positive, that provides a foundation for community trust and support, and if negative, can be difficult to overcome.



- Relationship Problems and Conflict – As a result of a history of colonization and dependency on government, First Nation communities tend to run a significant risk of problems within the community and between people. Individual or family-based tensions can negatively affect the “business” of the community, including the housing program.
- Housing Shortages and Land Shortages – the shortage of housing and in some cases land on which to build is a very significant pressure within the communities, creating incentives to influence the system of housing allocation to benefit close family or friends.
- Change in Costs to the Occupant – The history of “Band housing” historically funded by Indian Affairs is that in many areas of the country, houses were provided at no direct cost to the occupant. In cases of individuals receiving social assistance, the rental allocation of the benefit was paid directly to the housing program or financially adjusted internally. For many individuals working on-reserve, the wage and benefit levels were low taking into consideration the advantages of maintaining a residence on reserve. With the emergence of ownership programs, the resulting change has been difficult for those on low or non-existent incomes. In some cases, there is a lack of equity across the reserve, where some families remain in “old houses” that have no rental or ownership agreements attached to the residency.

Critical Success Factors

Every issue or challenge, if identified early and accurately, and then followed by appropriate action can become a success factor.

Critical success factors identified in the study are:

- Leadership – The quality of leadership at the level of the Chief and Council, Housing Board or Committee, and administrative staff level is critical to the success of the housing authority. This leadership must not only be visionary, but must engage the community through effective consultation and planning processes.
- Effective Community Consultation and Planning – Multi-year planning supported by community consultation as carried out by several participating First Nations is a powerful tool for setting direction, identifying priorities, guiding implementation and most importantly, gaining the support of the community and the leadership. A solid



plan with expected outcomes and accountability mechanisms built in becomes the “contract” that clearly establishes the mandate and parameters within which an arm’s length housing authority can operate.

- Policy Capacity – The capacity to develop policy through a method that successfully integrates input from the community and key stakeholders is a skill and an art. Communities surveyed have a broad range of capacity in this area with some communities having sophisticated policy development and implementation mechanisms in place and others with less capacity. Developing policy on housing allocation or appeals requires a high level of skill, good understanding of community dynamics and excellent communication and policy writing abilities. Many “mainstream” policy training courses have little relevance in the “on reserve” environment.
- Financial Management – A firm foundation of financial management policies and practices is only as strong as the skills of the staff running the system. The transparency of the financial transactions to the housing authority Board, Committee, the Chief and Council, the community at large and the funding agencies is critical for building trust and credibility with all parties. Financial audit policies and procedures are crucial elements in this process, supplemented by the use of certified outside professionals as appropriate.
- Human Resources, Project Management and Housing Stock Management – Other key management functions that require significant skill sets are the management of people, projects and housing stock. As a result of factors such as size, remoteness, levels of economic development, and the availability of training opportunities, communities vary widely in how easy it is to access these skills. Sometimes they may be held primarily by one or two people in the community, with little “bench strength” to call upon in the event of a resignation or illness.
- Community Accountability – The housing authority, regardless of how it is structured, must be accountable to the community and be seen to be accountable. This requires attention to key principals of good governance such as openness, transparency, fairness, accountability and processes for appeal. In some cases, the formal accountability through Chief and Council is sufficient to maintain community support; in many other cases a delicate balance must be maintained where there is formal accountability and a second less formal interface with the community that is well



understood, is held up by Chief and Council, and is respected by the community. This less formal interface can include things such as an image of fairness, approachability, consultation, etc.

- Accountability to Funding Agencies – In order to maintain credibility with funding agencies, the accountability and reportability functions must be formally maintained through means such as written policies, procedures and agreements. Relationships with representatives of funding agencies must also be cultivated on an active and ongoing basis through discussions, consultations, regular contacts, etc.
- Monitoring and Evaluation – In order to have data and information to support accountability relationships, monitoring and evaluation systems need to be in place to collect the most relevant and appropriate data. The assessment of success as a factor of the information flowing from these formal systems needs to be taken together with the community satisfaction levels and the degree of confidence Chief and Council has in the housing authority.
- Appeals Process – The decisions taken by a housing authority, in some cases in conjunction with the political leaders, are sometimes difficult and often contentious. An appeals process that is seen by the community to be a fair and thoughtful second look at a decision is essential to supporting equitable access to program benefits and to reducing conflict. This requires that the process be in writing, be clear, be known by all to exist, be transparent and be consistently applied. Processes that include alternative dispute resolution provisions may also be useful.
- Quality of Relationships – Relationships are the key to success in the short and long term. No matter what the issue or problem, it can be overcome by a group of committed people who trust one another. Any action that builds relationships and builds the capacity to sustain positive relationships between key players is a good investment. There are many approaches to relationship building; however, it typically involves elements such as open and regular communication, trust, fairness, respect, collaborative problem-solving, and the sharing of success.
- Link to Economic and Social Development Agendas – The link that is made in all communities, to a greater or lesser extent, is to the economic and social agenda of the community. These linkages are essential to diffusing political liability and garnering community support; however, they must be seen to be sensible and reasonable. The linkages should also exist in at least two directions. So, for example,



while a housing program might be developed to be consistent with a community's economic agenda, the economic agenda should also consider the capacity of the housing program to meet the needs resulting from the economic development. Similarly, the social agenda and its outcomes have clear implications for community housing. With linkages that are made clear to the community, individuals may be unhappy with a specific decision, but if they can see an economic or social benefit to a friend or a relative, they may be willing to support the decision.

Recommendations

Rationale

The study assesses the rationale for establishing when, where and under what circumstances housing authorities should be formed. The overall sense is that the option needs to be made available in any on-reserve situation where the political leadership is committed to the development of a housing authority. Several pre-cursors to success are identified that are related to political will. If the political will is there and communicated, there is an opportunity to respond positively to the extent possible within applicable financial, policy and other relevant constraints. In some cases, where the community has significant capacity, the housing authority development may require few additional supports and the process may be accomplished in a short time. In other cases, significant additional capacity building support may be needed over an extended time to reach the outcomes envisioned by leadership.

Active and supportive responses are recommended to requests made by fully informed community leaders.

Models of Organizational Structure and Relationships

Each existing and future housing authority will have unique aspects in response to local needs and conditions. Four "generic" models of organizational structure and relationships have been identified that may be helpful in the design of future housing authorities. The four models are more accurately described as points of reference on a continuum of structural options:

Community Based Incorporated Housing Authority – This point on the continuum reflects the housing authority with the most structural autonomy from the ongoing operations of the First Nation. The housing authority is a separate body with the ability to sign contracts and possibly take on debt. It remains accountable to Chief and Council but is set up to be able to make all



significant decisions regarding the housing program. The housing authority may be responsible for more than one reserve or community within a First Nation.

Tribal Council or Regional Housing Authority – This point on the continuum has the same degree of autonomy as the Community Based Housing Authority but is accountable to more than one Chief and Council and responsible for a regional housing program. One criticism of this model is the removal of the program from the community and a challenge for the community to see and influence the program delivery. In some cases, however, that could be a strength.

Unincorporated Community Housing Agency – This point on the continuum has less structural autonomy and no legal structure within which to act independently. If the relationship with Chief and Council is good, the agency may be delegated significant authority, with some decisions coming to Chief and Council for support unless there is a major problem.

First Nation Housing Department – This point on the continuum is structurally the least autonomous as it is essentially a department of the First Nation government. There may be a Board or Committee in place that may or may not have decision-making powers, although it will have advisory influence. Once again, the Chief and Council and First Nation senior management may delegate considerable power to the housing director and staff. In this case, the housing director typically reports to the senior manager (Executive Director or equivalent) of the First Nation who then reports to Chief and Council

As is pointed out in the report, the structure is only one dimension of autonomy; however, depending on the relationships, significant autonomy can also be granted to any structure through policy and practice. This is referred to as “operational autonomy”. First Nations will make the best decisions based on the available information and their assessment of what is best for the community at the specific stage of development.

It is recommended that the research be used in an open and community-based process of housing authority design, innovation and development.

Preconditions

A housing authority is not necessarily the best alternative in every First Nation community at any point in time. Precursors or preconditions that must be met prior to the community engaging in the active consideration of housing authority alternatives are:

- Vision by the political leadership of housing services forming an essential component of overall community development; and



- Willingness on the part of the leadership to move housing program functions to an “arm’s length” housing authority body and to recognize the importance of continuing to support the housing authority once established.

Steps in Establishing Housing Authorities

The generic steps for establishing a housing authority are:

1. Leadership Vision - Leadership articulation of the desire to establish a Housing Authority and commitment to the sustainability of the effort over time, to the extent possible.
2. Planning – The process for developing options and making decisions regarding a housing authority needs to be laid out in plan form, and financial and human resources allocated.
3. Background Research – Research is required that fills the information requirements for good decision-making and fully articulates the range of possible options in each dimension. The research needs to include current conditions on funding that is in place as well as a full assessment of housing program-related assets, liabilities and capacity. Background research may include consulting with Elders and seeking traditional knowledge and wisdom to support the articulation of values and principles as well as practices that honor the culture and traditions.
4. Community Consultation – Systematically collecting the views of the community needs to be carried out. It may be helpful to go out to the community early with a “clean slate” to collect initial thoughts and again later in the process to present options for feedback.
5. Capacity Assessment and Plan for Development – Once several options are clear, leadership needs to understand what capacity gaps may exist and how they might be filled, depending on the options chosen.
6. Consultation with Funding Agencies – Once a preferred set of options has been “packaged” into a community-based model that has local support, the funding agencies need to be consulted to ensure that the options fall within the funding mandates, roles and policies.



7. Final Decision Making – The final decision to proceed needs to be made by Chief and Council or, in the case of a Tribal Council model, a collection of leadership bodies.
8. Implementation Planning – Once the decision is made, the staff will be expected to develop an implementation plan to support the housing authority development. Components of the plan may include financial planning and systems development, policy development, program development, evaluation plans, training of staff, Chief and Council and/or the housing authority Board and Committees, etc.
9. Monitoring Implementation and Redirection - The implementation planning may point out problems in the chosen options which may require an iterative process of re-visiting earlier decisions. As the implementation plan rolls out, there may be problems encountered that require an adjustment to earlier decisions or a change of course.
10. Responsibility and Accountability – Throughout the process, the responsibility taken by the various players need to be clear, the roles fully understood and the mechanisms for accountability respected.

It is recommended that the steps for the housing authority development be articulated with the community with significant flexibility in terms of the timing, order and nature.

Strategies for Dealing with Key Issues

The key factors supporting success do not arise from a specific model, but rather, are crosscutting factors that affect all models at different levels. These factors play out differently depending on a number of dynamics within the community and the housing authority.

The key issues are also not necessarily related to a specific model, but often arise as a result of local community problems, dynamics and relationships.

Some suggested strategies for dealing with key issues include the following:

Leadership – The characteristics of effective leadership in the context of housing authorities are discussed in the report. Essentially, there is a need to build bridges between the political leadership, the housing authority and the community, recognizing that these may time to develop. Tools that can be used to build these relationships, particularly between the political leadership and the housing authority, are identified.



Structure – Clarity of the structure and the reporting relationships within the housing authority are key to its success. Staff members need to be clear about their roles, their duties and who they report to, notwithstanding any appearance of a willingness on their part to live with uncertainty and/or an apparent ability to clarify uncertainty by individual situation and issue.

Staffing Levels – The findings indicate that, in some housing authorities, a minimalist approach is taken toward staffing levels, rather than an evaluation of what levels of staffing are truly adequate. This can lead to understaffing. There is an impression that the problem, in some measure, results from the establishment of staffing levels based on available funds from revenue streams such as rents, loans and mortgages, rather than the establishment of revenue requirements in consideration of staffing needs. The concept of adequate staffing needs to be supported by the leadership in its funding allocation decisions.

Community Consultation and Planning – Initial and ongoing support of the housing authority by the community cannot be expected, it must be cultivated and sustained. This requires the development of a formal consultation and communication strategy based on identified criteria. The strategy required prior to and during the establishment of the housing authority will likely differ from that used during its ongoing operations; however, as with any organization, the community must always see relevance, value and responsiveness to issues and needs. These elements are more likely to be developed and sustained in an atmosphere of community knowledge of the purpose, role, activities and initiatives of the housing authority; in other words, credible information that the community can then use to provide informed input and support. Housing authorities that are established at a tribal council level may face particular challenges in terms of community consultation and support, particularly if they are seen to be disconnected from the local community.

Human Capacity Development – As reported by individuals in some of the First Nations that were studied, housing authorities may face capacity challenges at any level within the organization. Although several different types of capacity issues were identified, most tend to involve human capacity in some form. A strategy for addressing human capacity needs should start with identifying and understanding the gaps that may exist, followed by the development and evaluation of options able to meet the need. Depending upon the circumstances, a range of possibilities may exist, including training programs, mentorships, apprenticeship programs and partnerships with trade unions, suppliers and manufacturers. There is evidence that some First Nations have successfully pursued these types of approaches and that others have recognized the need to do so.



Support for Informed Decision Making

In the spirit of self-determination of First Nation governments, the focus for the future development of housing authorities needs to be building capacity within communities and regions to support effective decision-making regarding the governance and management of a housing program.

The awareness and information that communities need to make good decisions about the development of their housing programs' governance and management structures include:

- Demographic Information – the community needs to know the nature of the housing requirement and projections for at least ten years, if possible.
- Accurate Assessment of the Current Situation – the community needs to fully understand the quality and quantity of the existing housing stock and the cost of the gap between what is available and what is needed to adequately house the people on the reserve.
- Liabilities – the community needs to know that the gap between what is needed and what is available is a significant political and financial liability. There may be an unwillingness to demonstrate more responsibility than necessary for a program that is under-funded. In addition, the housing program may have an accumulated deficit and/or a significant debt load. Many housing programs have a significant rental arrears liability. An arm's length body may be seen by Chief and Council as potentially increasing the risk of carrying the liability.
- Capacities and Competencies Required – First Nations need to fully understand what capacities and competencies might be required on the housing authority Board and within the staff. Following an understanding of the needs, an assessment needs to be made against the available people in the community to determine the gaps, if any. In order to support success, some method of providing training is required to fill any gaps that are identified.

A process of consultation within communities is recommended to determine the highest priorities for capacity building that support decision-making in housing, and a national collaboration to develop a range of applicable options and tools.



1.0 INTRODUCTION

1.1 Overview of the Project

Effective on-reserve housing management models and systems are fundamental elements in the creation of sustainable housing programs as First Nations move toward self-government. The purpose of this research project is to describe the issues, challenges and critical success factors associated with systems of governance and management for the delivery of on-reserve housing programs. The research and documentation of successful models in place within First Nations across the country is intended to support the future development of other First Nation housing authorities.

For the purposes of this research project, a housing authority is defined as an arm's length housing management body, which may or may not be incorporated, and that manages, operates and administers housing on behalf of owner(s), which can include Chief and Council of a First Nation.

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In carrying out the project, the authors have defined "arm's length" as a term that describes a relationship between a First Nation government and a housing authority that exists between two distinct entities, with or without separate legal definition. These two entities communicate, but act, to some degree, separately. In some cases, the "arm" is very short, meaning there is little to distinguish the housing authority from a department of the First Nation government. In other cases, the "arm" is longer and provides greater authority and latitude for the housing authority to act more autonomously. Political and social trends and issues over time can affect the length of the arm and the stability of the arrangement, and Chief and Council may shorten or extend the arm as they deem necessary.

This report documents the literature review, data collection, findings, conclusions and recommendations of the research that was carried out on eleven First Nation housing authorities located in various communities across Canada.

Housing authorities were studied through literature reviews and telephone interviews followed up by selected site visits.

All eleven housing authorities were initially studied through literature reviews and telephone interviews. A second stage of the project then followed up the initial information with site visits to four of the First Nations to collect additional data.



The combined information from the research, interviews and site visits provides a picture of various management models of on-reserve housing authorities in use across the country. Based on the information collected from the various sources, a number of conclusions regarding on-reserve housing authorities have been reached. These conclusions have led to a series of recommendations that are presented in the report.

1.2 Project Objectives

The overall objectives were to identify issues, challenges and success factors experienced by existing First Nation housing authorities and outline potential housing authority models based on the research.

Hanson/Macleod was asked to investigate and document the process of establishing on-reserve housing authorities. The overall objectives of the project were to identify issues, challenges and success factors experienced by existing First Nation housing authorities and to outline various potential housing authority models based on the completed research.

This project is intended to contribute to the identification of critical success factors associated with housing authorities, or similar structures, as well as contribute to the work of mapping out the key tools and information products which are required in the development of housing institutions, including housing authorities.

The project involved the following three main stages:

- a review of available literature;
- a series of telephone interviews with key informants from eleven selected First Nations having existing housing authorities; and
- site visits to four selected housing authorities from the eleven covered by the telephone interview process.



2.0 ACKNOWLEDGEMENTS

The authors of the report wish to acknowledge and thank the representatives of the various First Nations and housing authorities that were researched in the course of the project. The representatives included both elected officials and housing authority staff who provided valuable time, information and thoughtful perspectives. These contributions included time to complete telephone interviews and follow-up information requests, as well as significant time allocations toward the site visits, including interviews and tours.

At the outset of the project, it was proposed that the names of the First Nations studied in the project not be included in the project report to avoid the attribution of comments to any particular individuals or organizations. The First Nations were canvassed on this principle during the work and were in agreement. Accordingly, the case studies that are reported herein have been worded anonymously, and the observations and conclusions have been provided in a style which does not relate to any particular First Nation or housing authority.

3.0 METHODOLOGY

3.1 Overview

Three inter-related research methods were used to collect the data for the study: a literature search; key respondent interviews; and case studies.

3.2 Literature Review

Canadian and international literature pertaining to the establishment and operation of housing authorities in general, and Aboriginal housing authorities in particular, was reviewed.

A broad selection of Canadian and international literature pertaining to the establishment and operation of housing authorities in general, and Aboriginal housing authorities in particular, was reviewed. The literature that was reviewed included: planning documents for the creation of housing authorities; advocacy documents from Aboriginal organizations; annual reports of various housing authorities; statistical reports; and pertinent academic studies (see Appendix B).

A particular focus of the literature review was models that could be adapted for use by Canadian Aboriginal housing authorities; taxonomies of types of authorities, along with lists of distinguishing features; and indications of factors of success or of failure. In addition, a preliminary stage of the literature review was intended to uncover survey instruments, or case study models that might have been used in studies similar to this one. The purpose the literature review is to contribute to a clear understanding of the issues, challenges and critical success factors associated with housing management systems.

As First Nations move to establish increasing degrees of autonomy in designing and delivering on-reserve housing programs, the development of arm's-length housing management bodies that manage, operate and administer housing is a priority. There is a continuing and growing demand for affordable housing for Aboriginal people living on and off reserve. The Aboriginal population which is the focus of this work is that living on-reserve. Establishing On-Reserve Aboriginal Housing Authorities (ORAHA) is a mechanism through which a single First Nation, a Tribal Council or another group of affiliated Nations are able to provide housing programs.

The Canada Mortgage and Housing Corporation (CMHC) and Indian and Northern Affairs Canada (INAC) are two key players in funding housing programming in First Nation communities. Together, these government agencies



have set up various programs and proposal requirements for First Nation communities to gain access to funding for housing and training opportunities in housing.

Policy and Program Frameworks

CMHC has a program that provides funds for the development of on-reserve housing programs. In addition, CMHC has developed the "Aboriginal Capacity Development" initiative that facilitates the acquisition of tools in terms of knowledge, skills, training and resources that will allow First Nations to work toward self-sufficiency in housing and take on more responsibility for the functioning of their communities. Assistance is provided to First Nations housing institutions and individual housing providers to acquire the skills and knowledge to design, build, inspect and manage housing on reserve. This initiative will be further informed by this current project in providing information based on research and review of successful models that will be of assistance to First Nations in the development of housing authorities. (CMHC website - www.cmhc-schl.ca)

INAC is operating within a policy framework established in 1996 that provides First Nations with the flexibility to determine how housing funds should be used. This approach is founded on four key pillars, which are: First Nation control (community-based programs); First Nation expertise (capacity development); shared responsibility (shelter charges and ownership options); and better access to private capital (debt financing). INAC also established a new On-reserve Housing Policy and has recently published guidelines on how to develop community based housing programs that are eligible for funding from INAC. (INAC website – www.ainc-inac.gc.ca/)

INAC and First Nations work closely with CMHC which has housing programs on reserve, such as the Non-Profit Rental Program (Section 95) and the Residential Rehabilitation Assistance program. Together, INAC and CMHC also provide funding for training to assist First Nations in administering their own housing programs.



Aboriginal Population Demographics and Characteristics

The Status Indian (i.e. a First Nation person with status under the Indian Act) population is expected to grow at an annual rate of 2.3% on reserve and 2.4% off reserve, putting pressures on the funding of basic service programs such as housing. In addition, 50% of the Status Indian population is under 25 years of age. This has many implications, including those for birth rates over the next decade. In addition, Aboriginal people continue to lag on virtually all socio-economic indicators, reducing their access to suitable and affordable housing. (INAC website – www.ainc-inac.gc.ca)

Statistics Canada has identified that in 2001 there were 979,305 individuals of “Aboriginal identity” in Canada, of which 286,080 lived on-reserve. The Aboriginal People Survey (APS) highlights the differences between Aboriginal and non-Aboriginal populations, including higher birth rates, higher death rates, shorter life expectancies, a higher proportion of lone-parent families, lower levels of education and income, and higher unemployment and poverty levels. (www.cmhc-schl.gc.ca)

Links Between Housing, Health, Education and Economic Development

In Ontario, work has been done regarding the link between housing conditions and child and youth health status. The report “Adequate and Affordable Housing: a Child Health Issue” identifies possible links between quality of housing and asthma, injuries, infectious diseases, mental health issues, malnutrition, respiratory disorders, family functioning and exposure to toxins. (www.opha.on.ca)

In Manitoba, the Manitoba Housing and Renewal Corporation, in partnership with northern organizations, has developed a Northern Housing Strategy to address the needs associated with housing in the North. This strategy is comprehensive in scope and recognizes the relationship between housing, health, education and economic development while emphasizing the need for a community-driven approach. (www.gov.mb.ca)

INAC states that there remains a lack of adequate, affordable housing for many First Nations. The average income in First Nation communities is less than half of



the Canadian average and the birth rate is double the national average. This means an increasing demand for housing and suggests an increasing demand for social housing. The projected number of new households in First Nations will average 4,500 per year over the next 10 years. Too few houses will result in overcrowding. Of the 88,570 current houses in First Nation communities, about 11% are overcrowded, compared to 1% elsewhere in Canada. The overcrowding, along with chronic flooding, inadequate ventilation and a lack of maintenance has resulted in poor indoor air quality and harmful moulds in houses that have significant health implications. (www.ainc-inac.gc.ca)

A CMHC analysis of 2001 Census of Canada data shows that compared to Aboriginal households living outside reserves, on-reserve Aboriginal households are more than twice as likely to live in crowded conditions and be unable to afford acceptable housing, and 3.3 times as likely to live in housing in need of major repair and be unable to afford acceptable housing. The difference in housing conditions is even more pronounced between Aboriginal on-reserve households and non-Aboriginal. Based on the 2001 Census data, CMHC notes that 10.3% of on-reserve Aboriginal households are living in crowded conditions and are unable to afford suitably sized housing, compared to 1.9% of the non-Aboriginal households in Canada. (CMHC, Research Highlights, 04-036, 2006)

Limited access to capital and financing can restrict economic development potential. The Crown ownership of many First Nation lands makes it difficult for community members to obtain financing for house construction and mortgages. To facilitate access to housing loans, INAC provides Ministerial Loan Guarantees. In addition, the remote location of many First Nations leads to high costs of construction.

International Experience

In Australia, the delivery of housing programs is administered by the National Aboriginal Health Authority through contractual arrangements with program and project managers that are consistent with the program's objectives. The contractual management framework is the basis for the program's effectiveness in delivering large housing and infrastructure projects to Aboriginal and Torres Strait Islander communities. (www.anao.gov.au)



The new Indigenous Housing Agreement (IHA) was signed in July 2002 in Western Australia. The Agreement defines the role of the new housing body. One role is to develop plans as agreed to by regional Councils. The Chair of the housing corporation is a member of the State Housing Commission and is expected to provide advice and to advocate for the improvement of Aboriginal peoples' access to mainstream public housing and culturally appropriate housing services. (www.housing.wa.gov.au)

The South Australian Aboriginal Housing Authority was established in 1998 as a statutory corporation. Its functions include: developing strategies, policies and guidelines for the provision, management and maintenance of appropriate housing for Aboriginal people; liaising with other agencies providing assistance to Aboriginal people in providing coordinated responses; and receiving and allocating resources for Aboriginal housing programs. All members and their deputies must be Aboriginal people. In February 2000, control of the Aboriginal rental housing and other housing programs for Aboriginal people was transferred to the authority. (www.audit.sa.gov.au)

In the USA, the federal housing authority has mandated a revolutionary change of philosophy in the way Native American tribes receive housing assistance from the federal government. Self-determination is the primary principle and the funding mechanism has become a block grant of funds that tribes are able to use as they see fit. In addition, Congress has mandated that tribes leverage their housing dollars by partnering with the private sector to get infusions of capital into their homelands. (www.nativeamericas.com)

In Namibia, following independence, the Government embarked upon a "Build Together Programme" (BTP) to improve the dismal housing situation. The BTP is implemented and monitored by local authorities and communities together. (www.un.org)

In the United Kingdom, social housing is a general term that includes rented housing owned by local authorities, housing associations, housing co-ops and Housing Action Trusts. (www.spartacus.schoolnet.co.net)



Canadian Aboriginal Examples

INAC published "Successful Housing in First Nation Communities: A Report On Community Case Studies" Submitted by Daniel J. Brant, Senior Advisor, Special Projects, Socio-Economic Policy and Programs, INAC, in October, 2000. The data was collected through community visits. The key findings included: governance is key; a range of options is important; clear delineation of roles and responsibilities of the political element and administration is essential; the institutional environment is important; the earlier the householder is involved, the better; the ability to enforce rules increases overall quality; the availability of capital is increasing; construction procedures are varied; inspections are a constant; the use of subsidies varies; land tenure systems tend to restrict innovative approaches; Indian housing historically has no value; employment is a critical factor but income is crucial; market economies are starting to emerge with respect to housing; housing committees really work; and internal loan funds make a difference.

The attributes of First Nations institutions that are required to support effective housing programs were stated as cultural legitimacy and management capacity. Cultural legitimacy is the ability of a First Nation government to be accountable to its own constituents by reflecting the prevailing cultural and social values of that community.

The Mohawks of the Bay of Quinte First Nation offers its young people, singles, elders and those on social assistance the opportunity to build or purchase their own homes. A revolving loan program was created and is administered by the community. The program has resulted in 85% of households within the community owning homes. (www.cmhc-schl.gc.ca)

The Nitawin Community Development Corporation was incorporated in 1986 with a mandate to provide housing to the employees of many First Nation organizations in Sioux Lookout. The Board of Directors is comprised of one volunteer representative from each of six agencies including a communications society, friendship centre, two First Nation councils, education council, and a child and family services organization.



Comprehensive Community Planning: Experiences in Aboriginal Communities (CMHC Socio-economic series 04-029 August 2004) is a document prepared on the basis of stories collected from 17 First Nation, Inuit and Northern communities across Canada. As planning related to housing is often carried out in the context of community planning, the key success factors are related to housing program management relevant to planning. Several of the stated key success factors include living by core values and principles, long-term and broad planning perspectives, learning from others' experiences, community commitment to move the plan forward, planning driven by housing needs, skills development/capacity building, community/family group consultation, strong relationship building with neighboring municipalities and the business community, visionary leadership, blending tradition and innovation, financial/resource management, capitalizing on local opportunity for sustainable economic development/land development, setting achievement goals, collaboration of First Nations, federal and university resources/expertise, development of a planning model, skilled labour force, culturally-based governance (clan system), and strong multi-jurisdictional management. The results were summed up under the headings of: engaging community members; creating sustainable opportunity; planning processes leading to internal capacity development; relationships are key; accountability; and leadership.

Other Issues and Challenges

Third Party Management – Third Party Management, as enforced by INAC, is when a First Nation is deemed to be lacking sufficient capacity to manage its affairs independently. This affects the management of all programs of the First Nation, including housing; however, the nature of the effects on housing programs depends on the nature of the relationship between the housing authority and the First Nation government and housing program funding criteria. In 2001-2002, the proportion of Bands (in Manitoba) in Third Party Management was significant enough that changes were made to INAC funding criteria so that Bands in Third Party Management could still qualify for housing funding provided they had a Remedial Housing Plan (RMP) in place. (www.manitobachiefs.com)

Cultural Values and Differences – The Australia Aboriginal Housing Board of Victoria has identified that in housing, as in other areas of Aboriginal community development, there are very clear cultural differences that must be treated within



the issues related to housing. The example cited describes factors such as family obligations, high mobility and the cultural value of sharing the good, bad and scarce resources. The contemporary socio-economic problems facing Aboriginal people include low education levels, retention rates, high unemployment, mistrust of the legal and bureaucratic systems in the community, and racism against Aboriginal people (similar to those found in Canada). The Australian Board prepared a policy document which was developed by Aboriginal people for Aboriginal people which culturally and socially compliments other human services goals and objectives. (www.home.vicnet.au)

Potentially Conflicting Goals – Public housing authorities must confront the challenges of ongoing transformation while pursuing four potentially conflicting goals: housing for the neediest; achieving a diversity of tenancy; cross-subsidization by attracting unsubsidized tenants; and attracting private capital. (www.fanniemaefoundation.org)

Funding Challenges – Various sources reference the shortage of available resources to meet housing needs on reserve. This includes the allocation of sufficient resources to effectively manage on-reserve housing services.

The Social and Economic Impacts of Unmet Housing Needs – A paper with this title was developed in Queensland. It developed and tested a methodology for quantifying the whole-of-government costs of unmet housing needs. The premise was that government provides housing assistance not just as an end, but also to contribute to other household and community objectives such as strengthening families, encouraging social and economic independence, building inclusive and sustainable communities, and encouraging good health. The research demonstrates the role of housing in preventing social and economic hardship. (www.housing.qld.gov.au)

Housing and Support for People with a Disability – A paper of this title was developed in Queensland and outlines why it is necessary to separate the provision of housing assistance from the provision of other support services that a person may also need. The challenges outlined in the paper are around coordinating housing and other support services, considering the separate legislative bases from which they flow. (www.housing.qld.gov.au)



Aligning Programs with Existing Circumstances – Neutze, in “Housing for Indigenous Australians” (Housing Studies v.15 n.4 Jul 2000: 485-504, tables) suggests some of the reasons for the difficulties in housing Indigenous Australians and suggests ways in which Indigenous people may be able to make better use of funds by aligning programs with the realities of cultural beliefs and practices, low incomes, nomadic characteristics, reciprocity, demand sharing, the market economy, the implementation of government policy, the link between housing and employment, and self-determination.

Self-governance – Westbury and Saunders attempt to identify a way forward on some of the challenging self-governance and service delivery issues facing governments. The collaborative service delivery between health and housing, and the need for regional support organizations to assist and service local Aboriginal communities are identified as critical factors while acknowledging that in discrete remote communities many services must still be addressed at an individual community level. (“Governance and Service Delivery for Remote Aboriginal Communities in the Northern Territory, Challenges and Opportunities”, Westbury, N., Saunders, W., Canberra, ACT: Centre for Aboriginal Economic Policy Research, Australian National University, 2000, 21p, tables, figures (CAEPR working paper number 6 online). www.anu.edu.au)

3.3 Key Respondent Interviews

Telephone interviews were carried out with key respondents from 11 communities having on-reserve Aboriginal housing

Telephone interviews were carried out with key respondents from 11 communities which were qualified as having an on-reserve Aboriginal housing authority in operation. An initial list of over 25 potential communities was generated by CMHC. Hanson/Macleod then developed community profiles on each of the communities and as a result of that research, recommended eleven communities for further research, on the basis of a purposive sample. The objective was to select as wide a range as possible of communities on the basis of: location; population size; type of First Nation government (whether single community or Tribal Council), and size of housing authority.

The respondents for each community included the Chair or alternative from the Board of Directors of the housing authority and the Manager or other staff person from the housing authority. The intent was to capture the perspectives of both the administrative and governing levels of the various housing authorities.



An extensive guide was developed for the telephone interviews, which included a mix of highly-structured questions and open-ended qualitative questions (see Appendix C). This approach ensured consistency between interviews while also allowing respondents flexibility in answering questions.

The purpose of the sampling was to capture the diversity of communities and existing types of housing authorities. The communities were not randomly selected, so the findings cannot be interpreted as being representative of the whole collection of housing authorities across the country.

The interviews focused on five key areas:

- Structure and staffing;
- Authority and accountability;
- Funding and revenue;
- Organizational development process; and
- Relationship with the First Nation.

The telephone interviews were conducted between mid-December 2004 and April 2005.

Data from the community key respondent interviews was combined with information from the literature review to produce profiles for each of the eleven housing authorities.

The data from the interviews was keyed into an Excel database for computer-assisted analysis. It is important to note that because the communities were not randomly selected, the findings cannot be interpreted as being representative in any way of the whole collection of housing authorities across the country. Instead, the purpose of the sampling was to capture the full diversity of communities and existing types of housing authorities.

The data from the community key respondent interviews was combined with information from the literature review to produce profiles for each of the eleven housing authorities. The profiles are presented in Section 4.

3.4 Case Studies

Four housing authorities, representing the width and breadth of the range of models, were selected for on-site case studies.

On the basis of information from the community key respondent interviews, and from the literature search, four housing authorities were selected for on-site, in-depth case studies. The cases were selected to represent the width and breadth of the range of models of housing authorities.

A Case Study Interview Guide was developed to help ensure a consistency of approach between researchers, and comparability of findings. (See Appendix D.)



The data collection methods employed in each case study included: document review; interviews (2 key informants in addition to the 2 previously interviewed, plus informal interviews focused on specific questions, as required) and direct observation. Site visits were conducted to all four case study communities.

3.5 Findings and Analysis

The data that was collected from the interviews and case studies has been synthesized and analyzed to present the community specific profiles of housing authorities that are the focus of this report. The eleven profiles are contained in Appendix A and are summarized in Table 1.



4.0 COMMUNITY PROFILES

Profiles are presented for the eleven on-reserve First Nation housing authorities that were studied during the project.

Profiles have been developed for the eleven on-reserve First Nation housing authorities that were studied during the project. The profiles are based on the combined information obtained from the literature review, the initial telephone interviews and the case studies/site visits.

A note at the start of each profile indicates if telephone interviews or telephone interviews plus a site visit were carried out. As discussed in Section 2, the profiles have been worded in such a way as to maintain the anonymity of each housing authority and First Nation.

The detailed profiles are contained in Appendix A. A summary is presented in Table 1, beginning on the following page. The reader is strongly encouraged to refer to the information contained in Appendix A, as it is substantially more detailed than that in the summary table. It also provides the important context in which the information should be viewed and considered.



Table 1 – Summary of Community Profiles

FN	Tribal Council	Location	On-Reserve Population	Housing Stock	Programs	HA Type & Creation	HA Structure	Decision-Making Authority	Planning Processes	Accountability Processes	Housing Allocation	Appeal Processes	Arrears	Ec.Dev. & Social Mandate	Other
A	No	Remote northern coastal	600	165, including 143 single family and 22 duplex and modular No privately owned houses	Home rental Home ownership is possible under HA mandate but has not been implemented so far	HA created and incorporated in the last 5 years	7 member BOD, with 6 elected by membership and 1 appointed by C&C	Split between BOD and C&C depending on the issue, but with some lack of clarity	Currently operating under annual business plans and operational plans. Strategic plan under development	HA accountable to C&C Financial management policy in place Financial audits carried out by outside organization Scheduled evaluations beginning in 2005	Client assessment based on application form Final decision making authority unclear	Appeal process in place	Significant arrears and some apparent resentment of rents Multi-stage eviction process in place but not yet used	Hires and buys locally, and provides employment training Provides home operation and maintenance skills training	Challenges include maintaining a stable staff base, and proper allocation of housing and maintenance
B	No	Northern remote, three reserves	780	260 units, including 235 single family, 4 duplexes and 25 modulars. Also 10 privately owned homes	Home rental program is new since HA start-up Home ownership program under development.	HA recently created by BCR and incorporated	BOD appointed by C&C. Four members of BOD were initially C&C members, but will be replaced with non-C&C members shortly Housing Manager reports to BOD Two other part time staff. Finance Administrator shared with FN	BOD	Annual operating plan in place. No strategic plan so far, but intended	BOD accountable to C&C Audit and evaluation policy in place requiring independent annual audits and 5-year evaluations	Delegated by BOD to local committee in each community.	To BOD, then to C&C	Rents not charged prior to HA creation. Now charged only on homes newer than 10 years Rental arrears policy in place that includes a stepped process. Rent payment incentive has been developed	Not so far	HA accesses some skills, such as inspections, from an outside agency
C	No	Remote, 180 km from nearest centre	800	240 units. All but 6 are single family	Home rental, home ownership, carpentry assistance, and financial advice	HA created by BCR in 2003 with written terms of reference Incorporated but operating at arm's length by written policy Inter-departmental coordination by MOU	7 member BOD appointed by C&C Staff of 6, including Housing Manager	BOD, with written C&C policies in place regarding its authority	Strategic plan, annual business plan, and operational plans in place	HA accountable to C&C HA meets annually with the FN membership Annual financial audits by policy No formal program evaluations to date	By HA	Written process in place. First appeal to HA, then to C&C	Very small Collection processes in place Evictions not used so far	Hires and buys locally	Success seen as related to low political involvement, fairness and quality of services See other success factors listed in Appendix A

Table 1 – Summary of Community Profiles

FN	Tribal Council	Location	On-Reserve Population	Housing Stock	Programs	HA Type & Creation	HA Structure	Decision-Making Authority	Planning Processes	Accountability Processes	Housing Allocation	Appeal Processes	Arrears	Ec.Dev. & Social Mandate	Other
D	Yes, (includes 8 FNs) TC provides inspection services	Remote, northern Rail and air access only	1,400	410, mostly single family Also includes 22 apts Waiting list of 155	Home rental, loan fund for renovations Home ownership, but little uptake so far	No HA currently in place Previously, there was a TC HA that was based in the regional centre C&C felt there was insufficient local control and brought housing back to the community as a FN department with an advisory committee	FN department 7 member housing advisory committee with 4 members from C&C and 3 from public 3 full time and 2 part time staff Housing Director position exists but has not been filled	C&C with advice from housing committee	Housing operates under an overall community strategic plan	C&C to FN membership Financial audit process in place	By C&C, with advice from committee	Appeal process in place Appeal to committee which advises C&C	Rent charged only on units built after 1995 (about 60% of stock) Significant arrears problem (1/3 of rental units) that has worsened Collection and eviction process has been established in response	Local employment	Indication that a local HA will be established in time
E	No	Remote northern	1,600	180 HA units, including 110 single family, 10 duplexes, 25 multi-unit, and 15 seniors apts	Home rental, social housing, home ownership, home repair, and seniors housing	HA created in 2004 to replace former FN housing department Operates under the territorial housing corporation through a partnership agreement	BOD appointed by the Minister responsible for the housing corporation 10 full time and 4 part time staff, including the Housing Manager	Split between HA and territorial housing corporation, depending on the issue	Multi-year strategic plan and annual operational plans	BOD accountable to the Minister Annual financial audits carried out under policy set by the housing corporation	By HA staff	None	Substantial prior to creation of HA Now improving Eviction process in place and has been used	Local hire where possible	Capital funding from housing corporation Operational funding from rents Higher level of community satisfaction reported than existed before the HA
F	Yes Inspection services received from TC	Remote northern	4 200	480 owned and managed by HA out of a total of 596 Of the 596, 523 are single family Unmet demand estimated at 450 units	Home rental Home ownership, although little uptake so far Small revolving loan program	Formerly, a long standing, incorporated HA with a BOD C&C disbanded the BOD in 2003 for reasons relating to poor performance but plans to return the BOD when appropriate management systems are in place	7 member BOD (formerly), with 5 appointed by C&C from the community and 2 from C&C Also 2 Elder Advisors Staff of 5 full time, including Housing Director who reports to BOD (formerly) on most matters and to FN General Manager on some Also 12 part time staff	Split between BOD (formerly) and C&C, with both able to create major policies Some confusion reported resulting from the split of authority Finance decisions of the HA (formerly) are subject to review and control by C&C	5 year strategic plan, and annual business, operational and capital plans exist at the FN level	HA (formerly) accountable to C&C Major decisions of HA (formerly) subject to review by C&C and its Finance Committee HA (formerly) reports to the community at an annual meeting and through regular reports in local newspaper Audit and evaluation policy in place Audits carried out annually No formal evaluations conducted in the last 5 years	Currently by C&C Formerly by HA	Appeal process in place First to BOD (formerly), then to C&C	Significant arrears in both rents and loan payments Affects cash flow at times FN employees in arrears can have wages garnisheed and must take financial counseling Eviction process exists through BCR	HA works with FN owned suppliers and tradespeople, and with the FN dev corp An incorporated HA is seen as more suited to an ec dev mandate than a FN department or committee would be HA works with FN social services staff to address social policy objectives and social assistance needs	Shortage of funding has limited the ability to meet the need for new houses, leading to low community satisfaction Low satisfaction with HA reported due to poor communication with community



Table 1 – Summary of Community Profiles

FN	Tribal Council	Location	On-Reserve Population	Housing Stock	Programs	HA Type & Creation	HA Structure	Decision-Making Authority	Planning Processes	Accountability Processes	Housing Allocation	Appeal Processes	Arrears	Ec.Dev. & Social Mandate	Other
G	No	Rural, near major urban centre	500	145 units, including 110 single family, 25 apts, 3 duplexes, and 4 modulars	Home rental, home ownership, and seniors housing	HA established under a Declaration of Trust in 1980	Board of Trustees elected by the membership Staff comprises 1 full time (Housing Coordinator) and 1 part time Housing Coordinator has unclear reportability	HA, except for disposal of housing and obtaining of financing, which are held by C&C Policies established by the Board are subject to ratification by C&C	Annual business plan in place, but no strategic plan	Board of Trustees to C&C Formal accountability process in place Outside financial audits carried out Independent inspectors used for quality control and progress payment reviews during construction	By HA	Appeal process in place Appeal to C&C who appoints an investigator Final decision made by C&C. Appeals reported as rare	Significant arrears Attempts being made to rectify Collection and eviction process in place, but low political will for evictions	Local hire supported by a local training initiative over the last 5 years	Higher level of community satisfaction reported than existed before the HA More housing being built than before HA
H	Yes. Some services, such as house plans, inspection, and training obtained from the TC	Three reserves, one urban, one rural, and one remote	700 in total	93 units, with about 2/3 single family and 1/3 apts, plus 180 privately owned houses	Social housing, home rental, home ownership, and home renovation Home ownership programs administered by HA on behalf of C&C in partnership with a commercial bank	Created by BCR in 1976 and incorporated in 1983 as a not-for-profit organization	5 member BOD appointed by C&C (the owner of the corporation) The HA Housing Director reports to either the BOD or C&C depending on the program	Split between BOD and C&C Increasing level of authority gradually being delegated to the HA	Annual business plan, but no strategic plan, although this might change Strategic direction currently provided by C&C Currently no operational plans, such as maintenance plans, but a recognition of their need	HA accountable to C&C No formal evaluations in the last 5 years Annual financial audits carried out under established policy Housing Director reports monthly to the BOD Newsletters sent to the FN membership	HA only allocates apts C&C allocates other housing.	Appeal on the allocations for which HA is responsible is first to the HA, then to C&C The appeal to C&C has not been used so far Evictions can be appealed to C&C but have not been so far	Arrears are significant but have been reduced by half since the ability to garnishee wages and other payments was obtained Collection agency services were previously used, but were ended due to high cost An eviction process is in place and has been used	Local training and hire	Housing Director position is funded from rents No fees received for home ownership programs administered on behalf of C&C Community satisfaction reported as higher than prior to HA however, HA decisions are not always popular See other success factors listed in Appendix A
I	Yes	Small, urban, western	1,350	360, including 340 single family, 15 apts, and 5 modular	Home rental, and home maintenance No home ownership or loans Home ownership under development	HA established by TC in early 1980s and incorporated	8 member BOD, with one member from the FN appointed by C&C 9 full time and 1 part time staff Executive Director of the HA reports to BOD but is apparently hired and fired by the TC	BOD TC Council of Chiefs has veto powers over BOD Securing and providing of financing held by TC	Annual business and operational plans, but no strategic plan	BOD to TC Financial audits carried out No evaluations carried out by either the TC or HA	By HA	Appeal process in place Appeals are made to the TC and HA, who jointly review and decide	Significant arrears About 10% of clients are currently in arrears	No ec dev mandate, but works with TC team to help address social issues	Some conflicts over decision making indicated More consultation, formalized decision making and community satisfaction reported than existed prior to the HA



Table 1 – Summary of Community Profiles

FN	Tribal Council	Location	On-Reserve Population	Housing Stock	Programs	HA Type & Creation	HA Structure	Decision-Making Authority	Planning Processes	Accountability Processes	Housing Allocation	Appeal Processes	Arrears	Ec.Dev. & Social Mandate	Other
J	No	Medium sized urban centre	2,000	250 HA units out of total of 640 on reserve Stock includes 130 duplexes 110 apts, and 7 single family	Home rental, social housing, renovation and repair, and building loans	HA created about 20 years ago by BCR Operates under the FN department of public works and housing	BOD appointed by C&C Includes one C&C member Five full time and 1 part time staff The Housing Director reports to the C&C member on the BOD and is hired by C&C	BOD is only advisory to C&C C&C makes decisions	Multi-year strategic plan in place	C&C accountable to FN membership Financial audits carried out Evaluations carried out by outside organizations	By C&C	To C&C	Significant arrears Eviction process begins after a 3 month grace period however eviction is avoided	Ec dev mandate in construction No social mandate, but works with the FN social services department	Good communication between C&C and the HA is reported as facilitating clear lines of authority
K	Yes	Major city	6,400	510 out of total of 2,200 on reserve 475 single family and 35 apts Very high number of private home owners	Social housing, home construction, and home repairs Home construction loan program administered by a Board of Trustees in partnership with a commercial bank Some consideration has been given to establishing a rent to own program	Created in 1977 by BCR to administer a revolving loan fund C&C of the day felt it should not be involved in housing and should be at arm's length from the loan fund Operates as a department of the FN	Structure updated in 1999 Currently a FN department with a 3 member committee appointed by and advisory to C&C Two members from C&C and one from the public Current committee chair is also the director of the department. 4 full time and 2 part time staff, including a Housing Coordinator	C&C, based on advice from committee Committee can establish policies, subject to approval by C&C	Housing department has annual budget and maintenance plans, but no strategic or business plans Housing department coordinates with lands department and public works Zoning and land use conflicts are a significant challenge	Committee and housing staff are accountable to C&C Annual financial audits carried out according to policy No housing program evaluations carried out in the last 5 years	By C&C, based on advice from the committee	Appeal process in place Appeal is first to committee and then to C&C C&C may order an independent review General policy is to use alternative dispute resolution Arbitration is a last resort	Very low Effective collection processes are in place Eviction is available but is not generally supported by C&C	No ec dev mandate Committee holds other social development mandates in addition to housing	Not a true, arm's length HA, however, relationship is operationally separated. There seems to be an expectation that degree of separation will increase in time A willingness by C&C to avoid political interference is reported Community satisfaction reported as higher than existed prior to the current model

LEGEND:

- BOD Board of Directors
- C & C Chief and Council
- HA Housing Authority
- BCR Band Council Resolution
- FN First Nation
- Apts apartments
- TC Tribal Council
- Dev Corp Development Corporation
- MOU Memorandum of Understanding
- Ec Dev Economic Development



5.0 FINDINGS

It must be emphasized that although the First Nation housing authorities that were studied in this project through telephone interviews and selected site visits were intended to represent a cross section of the housing models currently in use across Canada, they cannot be considered to cover the full depth and breadth of all of the models in use. Furthermore, the number of authorities that was studied is sufficiently small that extensions beyond the few that were investigated is risky. Nevertheless, a number of general observations and comments can be made as discussed below. It should be noted that the observations and comments are based strictly on the information that was received through the interviews and site visits. They do not reflect the authors' opinions or perspectives, unless otherwise indicated. Such opinions are provided in the Conclusions and Recommendations sections that follow the Findings.

5.1 Autonomy

For the purposes of the project, a housing authority was defined as an arm's length housing management body, which may or may not be incorporated, and that manages, operates and administers housing on behalf of owner(s), which can include Chief and Council, of a First Nation community.

The housing authorities that were studied cover a wide range of autonomy, ranging from organizations that are incorporated and have an independent Board of Directors, to groups that operate much as a government department reporting to Chief and Council. In some cases, the degree to which the authority is actually arm's length from Chief and Council is minimal on paper but greater in practice. In these cases, although the authority may be closely tied to the political level of the First Nation, either the policy or the practice is for the elected leaders to minimize their involvement in the day to day operations of the housing authority.

In cases where the housing authority is not fully at arm's length, informants, both political and administrative, frequently indicated that they believed that there should be a greater degree of separation. In some cases, the separation continues to develop on a gradual basis according to the informants.

Interestingly, however, some cases were seen where housing authorities had originally been established by a Chief and Council, only to be later pulled back by a new Chief and Council. There is evidence in some cases that after a time, it

The housing authorities that were studied cover a wide range of autonomy, ranging from organizations that are incorporated and have an independent Board of Directors, to groups that operate much as a government department reporting to Chief and Council.

Cases were seen where housing authorities had been established by a Chief and Council, only to be later pulled back by a new Chief and Council.



might then again be moved away from the political level, possibly as a result of the same considerations that led to its original creation. This appears to be analogous to a sort of pendulum where the degree of autonomy varies over time.

There appear to be two models of autonomy represented in the housing authorities that were studied – structural autonomy and operational autonomy.

In summary, there appear to be two models of autonomy represented in the eleven housing authorities that were studied – structural autonomy and operational autonomy. Structural autonomy is established by the instrument(s) used to create and define the housing authority. The degree of structural autonomy varies amongst the authorities studied. In the case of operational autonomy, the degree of independence is determined by either policy or practice at the political level of the First Nation, with a corresponding recognition and acceptance of that degree of autonomy at the housing authority level.

Regardless of the model, success requires that there be recognition and willingness from both the political and administrative levels to have the housing authority function effectively.

Regardless of the model, it is clear that success requires that there be recognition and willingness from both the political and administrative levels to have the housing authority function effectively. It also appears that the skills and personalities of the individuals involved are key factors in that recognition and willingness, and in the resulting degree of success. The ability of the leadership and the operational team to work cooperatively and constructively, particularly in the often contentious and politically-charged area of housing, requires that there be significant personal affinity amongst those involved.

5.2 Housing Authority Precursors

Various informants indicated that on-reserve housing was a generally contentious issue in their community and that community members were sometimes inclined to use political suasion to obtain personal housing benefits that other community members viewed as not standing up to their expectations of fairness.

Information from the various telephone and in-person interviews indicates that the main reason for the creation of a housing authority, regardless of the model, is to establish more distance between Chief and Council and the housing-related activities of the First Nation. Various informants indicated that on-reserve housing was a generally contentious issue in their community and that community members were sometimes inclined to use political suasion to obtain personal housing benefits that other community members viewed as not standing up to their expectations of fairness. In some cases, this issue had apparently led Chief and Council to distance itself from the controversy.

The informant interviews suggest that several precursors to the creation of a housing authority must either exist or be facilitated in order for the authority, regardless of its model, to be established and be successful. Of these, the most important is a vision by the political leadership of housing services forming an

essential component of overall community development and quality of life. Closely coupled with this is a willingness by the leadership to move the housing functions to an arm's length body and to recognize the importance of continuing to do so on an ongoing basis.

The case studies suggest that various situations or events can catalyze the creation of a housing authority.

The case studies suggest that various situations or events can catalyze the creation of a housing authority. Catalysts may include a desire by leadership to remove or at least distance itself from contentious elements of housing, a desire by leadership to direct its attention and efforts to other important areas of governance, a specific need to create a housing-related program that is arm's length from political interference, or financial considerations such as a need for a more business-like approach toward the management of rents and loans.

Some informants noted that although a vision by the leadership is required, it is also important that the community be clearly understanding of the issues involved and supportive of the strategies leading to the creation of a housing authority.

Some informants noted that although a vision by the leadership is required, it is also important that the community be clearly understanding of the issues involved and supportive of the strategies leading to the creation of a housing authority for the delivery of housing-related services. In one case study, this community involvement took the form of an extensive community consultation process. In another, it involved the establishment of local advisory committees in a First Nation that has several widely separated reserves.

5.3 Critical Success Factors

Once established, the ongoing success of the housing authority depends on a number of key factors. For the purposes of this discussion, and based on the results of the literature review and findings, these are grouped into Leadership, Structure, Capacity and Accountability.

Leadership:

The successful creation of a housing authority requires recognition, understanding and willingness by the leadership of the First Nation

The successful creation of a housing authority requires recognition, understanding and willingness by the leadership of the First Nation of the need to create a housing authority. However, continued commitment by the leadership is essential to sustaining success and ongoing development of the housing authority. This can be a challenge as elected leaders come and go over time. Several cases were seen where a Chief and Council moved a housing authority's decision-making powers back to the political level. Several informants alluded to the existence within



their First Nations' leadership of the types philosophical differences regarding housing that may lead to such swings. However, all of the elected individuals who we talked to were supportive of the overall housing authority approach and generally of the particular model in use in their community.

The interviews suggest that successful leadership at the staff level also requires a willingness to walk the fine line between accommodating sometimes inconsistent political direction and the need to provide consistent and dependable program services to clients.

Administrative (i.e. staff) leadership is also seen as an important element in the continued success of a housing authority. Not surprisingly, our research showed less turnover and considerably more stability in the leadership at the staff level than at the political level. In fact, in at least one case, the housing authority staff was able to provide ongoing stability in the face of a serious instability at the political level, thereby ensuring that housing services continued to meet the community's needs even in the face of political uncertainty. This was possible because of the presence of elements of good leadership, as well as capable staff, effective policies and procedures, and autonomy. Turnovers in staff can result from factors such as the sometimes politically charged and, therefore, stressful nature of housing-related work. Our interviews suggest that successful leadership at the staff level requires a willingness to walk the fine line between accommodating sometimes inconsistent political direction and the need to provide consistent and dependable program services to clients who may not always be satisfied.

Structure:

Considerable variety was seen in the organizational structure of the housing authorities that were studied.

As noted previously, considerable variety was seen in the organizational structure of the housing authorities that were studied. In the main, the differences relate to the degree to which the housing authority is arm's length from Chief and Council. Some authorities are governed by Boards of Directors that have members who are appointed by Chief and Council but are separate from that political body. Others have boards that contain one or more voting representatives of Chief and Council in addition to other appointed members. The latter is the more common structure among those housing authorities that were studied and is typical in the case of Councils that use a portfolio type of governance structure. In one study case, the board is elected directly by the First Nation membership. Regardless of the structure, it is apparent that effective governance of



the housing authority requires attention to key principals such as openness, transparency, fairness, accountability and processes for appeal.

The housing authorities that were studied were typically established originally by Band Council Resolution. In some cases this was been followed by incorporation under provincial law; however, it is apparently more usual for the housing authority to remain as an agency of the First Nation. One of the implications of whether or not the housing authority is incorporated is its ability to enter into contracts in its own name. In some cases, the types of housing loan programs and funding sources that are being used have necessitated the creation of an incorporated body.

In some cases, the housing authority has been established as an agency of a Tribal Council of which the First Nation is a member. This arrangement was only seen in a couple of the cases that were studied. More typically, the involvement of a Tribal Council is in providing support services to a First Nation housing authority. In one case, it appears that a Tribal Council housing authority model led to its eventual termination by the First Nation because there was a perception that the services and decision-making were disconnected from the local community. This suggests that although a Tribal Council housing authority model can provide economies of scale, there may be a tendency toward a level of standardization that can risk community-customized responsiveness.

The relationship of the staff housing manager to the board of directors was found to be quite varied and not always entirely clear. In most cases, the manager sits as an *ex-officio*, non-voting member of the board, either by policy or by practice. Although rare, some cases were seen where the manager is a voting member of the board. In one case, an exception to this exists in that the manager does not vote on housing allocation decisions.

Lack of clarity of the precise relationship between the housing manager and the board was seen in a number of cases. This was most commonly indicated by uncertainty of informants about whether the Board or Chief and Council held the authority to hire and fire the manager. Similarly, the

In one case, it appears that a Tribal Council housing authority model led to its eventual termination by the First Nation because there was a perception that the services and decision-making were disconnected from the local community.

Lack of clarity of the precise relationship between the housing manager and the board of directors was seen in a number of cases.



accountability structure that was reported by the informants was not always clear or even consistent within a particular housing authority. This uncertainty was confirmed in some cases where we noted that the housing authority's organization chart was in conflict with the reported practice or even with the housing authority's bylaws. Although in cases where there was uncertainty, and even though the organization and the individuals involved seem to have found non-specific ways to accommodate it, the danger is that uncertainty can lead to situations that challenge the reporting structure and create confusion and conflict.

The housing authorities that were studied typically have small numbers of staff. In most cases, the total staff equal about two to seven full-time equivalent positions. The level of organizational information was not sufficient to be able to effectively compare the staffing requirements between housing authorities. The staff numbers do not appear to be tied in any obvious way to the number of housing units in the portfolio. This is likely because of variation in the amount of administrative support that each housing authority receives from other departments within the First Nation or from a tribal council, as well as the number and types of programs being offered. The types and amount of administrative funding provided to the housing authority also has a direct bearing on the staffing. We saw and were told of a range of workloads from organization to organization. In some cases, funding for administrative staff is provided by Chief and Council and it may or may not be adequate. In other cases, funding for staff comes from rental and loan revenues and there is a corresponding tendency to try to get by with minimal rather than adequate staff levels. This suggests that rents may, in part, tend to be determined by the revenues required to meet minimal staffing levels rather than those required to support adequate staffing.

Housing authority staff numbers do not appear to be tied in any obvious way to the number of housing units in the portfolio.

Capacity:

Capacity is the ability of a housing authority to acquire, use and sustain the various resources that it requires to carry out its mandate. This can include elements such as financial capacity, human capacity, housing stock capacity, organizational capacity, and environmental capacity. A



Capacity is the ability of a housing authority to acquire, use and sustain the various resources that it requires to carry out its mandate. This can include elements such as financial capacity, human capacity, housing stock capacity, organizational capacity, and environmental capacity.

certain degree of each must exist in order for the organization to be sustained and to thrive.

Capacity issues were found to vary somewhat from case to case; however, the following concerns were either reported or seen in a number of instances:

- Insufficient financial capacity to meet housing demands;
- Insufficient financial resources to meet administrative needs;
- A shortage of skilled labour, leading to quality-related problems, particularly in regard to house construction, but also with regard to related functions such as project management and inspection;
- Inadequate financial tracking and control skills;
- Inadequate policy and planning skills;

Environmental capacity issues can include both natural and human-related elements. Examples of environmental capacity issues include remote locations where locally available resources may be limited or where climatic or other natural conditions may place extra burdens on the housing authority.

An environmental capacity constraint cited by respondents in at least two instances is a shortage of land suitable for housing development.

An environmental capacity constraint that was cited in at least two instances is a shortage of land suitable for housing development. In one case, this is leading the housing authority to consider the use of alternative forms of higher density housing. This, however, leads to consideration of issues related to community acceptance and a corresponding need for appropriate planning and consultation.

A dramatic example of environmental capacity challenges created by humans is a reserve that was studied where there are no zoning controls. This has resulted in conflicting land uses and even areas of suitable but unusable land.

Environmental capacity challenges can result from factors under human control such as inadequate or poor planning that places limitations on the housing authority. A dramatic example of this is a reserve that was studied where there are no zoning controls. This has resulted in conflicting land uses and even areas of suitable but unusable land. One of the First Nations that was studied has addressed issues of this nature by formalizing a memorandum of understanding between its housing authority and its zoning board.



In all cases, the housing portfolio stock was found to be in generally good condition, although it was noted that social and rental housing units tended to be more rundown than units occupied under a home ownership program of the housing authority.

The development of seniors complexes is underway in a number of communities.

Regardless of length of service, housing managers were found to be generally knowledgeable about their housing authority, its functions and its processes, although uncertainty was not infrequently found regarding the actual organizational structure and reportability.

A limited assessment was made of the housing portfolio stock in the case of the four First Nations that were visited. It should be noted that the assessments were not comprehensive and were based mostly on external, visual evaluations. Nevertheless, in all cases, the stock was found to be in generally good condition. It was noted, however, that social and rental housing units tended to be more rundown than units occupied under a home ownership program of the housing authority. This difference was confirmed by the informants. It is concluded that, based on the cases seen first hand, the housing stock is generally meeting community needs in terms of type, although quantities are insufficient based on information from many of the informants.

A rapidly developing issue in many instances is the aging population that is leading to a requirement for more seniors housing. The development of seniors complexes is underway in a number of communities. On the other hand, instances were reported where young families are living with parents while they remain on waiting lists for housing. Some waiting lists are many years in length based on the current rate of new house construction.

Human capacity includes the skills and experience that personnel at all levels bring to the work of the housing authority. This includes not only staff but also political leaders. In the housing authorities that were studied, direct contact with staff was generally made only with the housing manager, except in the case of the site visits where limited contact also occurred with some staff reporting to the manager.

In general, the length of service of the housing managers was found to cover a wide range, with some being fairly new appointees and others having served for many years. Regardless of their length of service, they were found to be generally knowledgeable about the organization, its functions and its processes, although uncertainty was not infrequently found regarding the actual organizational structure and reportability.

The study did not include a review of personnel training processes within the organizations, so it is not possible to specifically identify how human capacity development is taking place or how effective it is. It is apparent, however, that housing managers must be conversant in a number of key



areas, such as house construction and maintenance, finance, contracting, project management, public administration, planning, etc. This suite of skills is broad and not easily found anywhere, particularly in smaller, remote communities.

It is apparent that the development of suitable and effective staff capacity must include the recruitment, development and retention of knowledgeable and skilled individuals. This suggests a need for a formalized, comprehensive staff development program specifically targeted to the needs of the individual housing authority. We did not encounter such a program. In one case, informants of a housing authority commented on the recognized need to develop collaborative training relationships with apprenticeship programs, trade unions, suppliers, manufacturers, etc., although they had not actually done so thus far.

In some of the cases that were studied, the housing authorities have chosen to enhance their human capacity by obtaining certain specialized services from a tribal council. This was particularly seen in the case of construction inspection services and, in one case, in the provision of house design plans. In some cases, the local First Nation has opted to obtain most or all of its housing-related services through a tribal council. Even in such cases, however, there remains a need to have a local individual who has the knowledge and capacity to serve as an effective link between the tribal council housing authority and the community.

In a couple of instances, informants identified agencies such as CMHC and INAC as playing a key role in human capacity development for housing authorities.

In a couple of instances, informants identified agencies such as CMHC and INAC as playing a key role in human capacity development for the housing authority.

Organizational capacity is the ability of the structure and the processes of the housing authority to meet the needs of both the organization and its clients. It is clear that the level of organizational capacity that the housing authority requires is closely tied to the degree of autonomy that it has. In this regard, one aspect of organizational capacity that we noted was a general disconnection between the degree of autonomy and the level of planning that was taking place within the organization. In only a



In only a few cases was evidence found of a formalized, multi-year strategic plan or planning process. In most cases, even with fully independent housing authorities, planning appears to be limited to annual work plans tied to operating budgets, rather than forward looking strategic plans with long-term goals and objectives.

few cases was evidence found of a formalized, multi-year strategic plan or planning process. In most cases, even with fully independent housing authorities, planning appears to be limited to annual work plans tied to operating budgets, rather than forward looking strategic plans with long-term goals and objectives. In some cases, this type of longer term planning is apparently carried out by Chief and Council; however, in other cases it appears that there may be a gap between the community's needs and the strategies required to meet those needs. An example of this is the long waiting lists for housing that exist in many communities. In only a couple of instances did we see evidence of strategic planning directed toward this problem, although comments about its need were received from several informants. In fairness, it should be noted that effective, long-term strategic planning is a challenge for many organizations and that this issue is not limited to housing authorities.

For most housing authorities, funding is provided through a combination of grants from INAC, CMHC, and Chief and Council.

Financial capacity is the ability of the housing authority to meet its mandate with the funding that it receives. For most housing authorities, funding is provided through a combination of grants from INAC, CMHC, and Chief and Council. Depending upon the degree of autonomy, funding from these agencies may flow either directly to the housing authority or through Chief and Council for contractual and accountability reasons related to the degree of autonomy of the housing authority.

In several cases that were studied, informants commented that delays in the receipt of funding caused some difficulties for the housing authority, although funding was eventually received in due course. In almost all cases, the level of capital funding of the housing authority was considered by the informants to be inadequate for the need.

In many cases, funding for the administrative needs of the housing authorities comes in whole or large part from rental and loan revenues.

In many cases, funding for the administrative needs of the housing authorities comes in whole or large part from rental and interest revenues from loans. This can become problematic if arrears increase; however, it is also an incentive for the housing authority to control the level of arrears and to actively pursue delinquent accounts. It can also be a problem if program revenues are either insufficient or if the First Nation is not willing to provide adequate funding for the housing services that it is asking the housing authority to deliver. In one case, a specific



comment was received about the need to allocate appropriate financial resources to planning. Overall, the issue suggests a need for specific strategies relating to rental and loan revenue streams. Examples of such strategies were not seen, but may exist.

Several informants identified the need to maintain up-to-date financial and budget information as a key element in success.

Several informants identified the need to maintain up-to-date financial and budget information as a key element in success. In this regard, some concern was expressed by a couple of informants about the suitability and timeliness of financial information in cases where the finance services are provided by the First Nation administration rather than directly by the housing authority.

Accountability:

The area of accountability covers elements that include defined accountability relationships and processes, as well as perceptions of accountability aspects such as fairness.

The housing authorities that were studied all have accountability processes that are either defined in the organization's formation documents or in policies, or both.

The housing authorities that were studied all have accountability processes that are either defined in the organization's formation documents or in policies, or both. These processes typically include regular written and verbal administrative and financial reports by staff to the governing body, be it a board of directors or Chief and Council. In many cases, reports are made to both groups. In the case of boards of directors that include council members, additional accountability is provided by assigning housing portfolios to the council representatives. In some instances, the housing authority also reports to the First Nation membership at the annual general assembly. In all cases, financial accountability is achieved through annual audits, typically using policies or requirements of the funding agencies such as CMHC and INAC to define the audit process.

In addition to formal accountability processes, some housing authorities use supplementary methods such as newsletters and newspaper articles to inform the community about their activities.

In addition to formal accountability processes, some housing authorities also use supplementary methods such as newsletters and newspaper articles to inform the community about their activities. Although rare, some use was seen of advisory committees made up of community members reporting to the housing authority.



It was not possible within the scope of the study to determine how effective any of the housing authorities' decision appeal processes are in actual practice.

A key component of accountability is a process for appealing the decisions of the housing authority. Where the final decision-making authority rests with Chief and Council, recourse appears to be generally limited to a request for a review by that body of its decision. One example was seen where Chief and Council has established a policy by which it may order that an independent review of a dispute be carried out. The same organization also has a policy of using alternative dispute resolution methods whenever possible.

It was not possible within the scope of the study to determine how effective any of the appeal processes are in actual practice. One or two informants indicated that housing-related decisions were sometimes unpopular and that this occasionally made it challenging to identify potential board members. These comments suggests that the appeal processes that are in place may not be as effective as they could be in some instances, although it is recognized that it is never possible to achieve total satisfaction in regards to any community service.



6.0 CONCLUSIONS

The findings described in the previous section lead to a number of conclusions as provided below. Recommendations and strategies relating to the conclusions are discussed in the next section of the report.

6.1 Issues and Challenges

The issues and challenges faced by Housing Authorities studied include:

- Autonomy – The degree of autonomy, structurally and operationally (policy and practice), is in constant dynamic balance and sometimes in tension as political leaders, community members and staff work to find the best alternative for their community.
- Turnover – The turnover of political leadership with elections and the turnover of staff are significant issues in the stability, capacity and ongoing progressive development of the housing authorities.
- Operating Environment – The physical environment including location of the community, physical geography, availability of land, environmental constraints, access to water, etc. all affects the challenges faced by the housing authority in meeting the demand.
- Demographics – The size and make-up of the community population and the degree to which the population is transient, aging and growing are all trends that influence the success of the housing authority in maintaining support in the community.
- Recent History and Community Support – The recent history (last 10 years) of housing program implementation is part of the community context within which housing authority development occurs. If the history is positive, that provides a foundation for community trust and support, and if negative, can be difficult to overcome.
- Relationship Problems and Conflict – As a result of a history of colonization and dependency on government, First Nation communities tend to run a significant risk of problems within the community and between people.

Individual or family-based tensions can negatively affect the “business” of the community, including the housing program.

- Housing Shortages and Land Shortages – the shortage of housing and in some cases land on which to build is a very significant pressure within the communities, creating incentives to influence the system of housing allocation to benefit close family or friends.
- Change in Costs to the Occupant – The history of “Band housing” historically funded by Indian Affairs is that in many areas of the country, houses were provided at no direct cost to the occupant. In cases of individuals receiving social assistance, the rental allocation of the benefit was paid directly to the housing program or financially adjusted internally. For many individuals working on-reserve, the wage and benefit levels were low taking into consideration the advantages of maintaining a residence on reserve. With the emergence of ownership programs, the resulting change has been difficult for those on low or non-existent incomes. In some cases, there is a lack of equity across the reserve, where some families remain in “old houses” that have no rental or ownership agreements attached to the residency.

6.2 Critical Success Factors

Every issue or challenge stated above, if identified early and accurately, and then followed by appropriate action can become a success factor.

Critical success factors identified in the study are:

- Leadership – The quality of leadership at the level of the Chief and Council, Housing Board or Committee, and administrative staff level is critical to the success of the housing authority. This leadership must not only be visionary, but must engage the community through effective consultation and planning processes.
- Effective Community Consultation and Planning – Multi-year planning supported by community consultation as carried out by several participating First Nations is a powerful tool for setting direction, identifying priorities, guiding implementation and most importantly, gaining the support of the community and the leadership. A solid plan with expected outcomes and



accountability mechanisms built in becomes the "contract" that clearly establishes the mandate and parameters within which an arm's length housing authority can operate.

- Policy Capacity – The capacity to develop policy through a method that successfully integrates input from the community and key stakeholders is a skill and an art. Communities surveyed have a broad range of capacity in this area with some communities having sophisticated policy development and implementation mechanisms in place and others with less capacity. Examples of formal mechanisms include written decision-making authorities, written policies for both HAs and Chiefs and Councils, and memoranda of understanding. Developing policy on housing allocation or appeals requires a high level of skill, good understanding of community dynamics and excellent communication and policy writing abilities. Many "mainstream" policy training courses have little relevance in the "on reserve" environment.
- Financial Management – A firm foundation of financial management policies and practices is only as strong as the skills of the staff running the system. The transparency of the financial transactions to the housing authority Board, Committee, the Chief and Council, the community at large and the funding agencies is critical for building trust and credibility with all parties. Financial audit policies and procedures are crucial elements in this process, supplemented by the use of certified outside professionals as appropriate.
- Human Resources, Project Management and Housing Stock Management – Other than financial management, the other key management functions that require significant skill sets are the management of people, projects and housing stock. As a result of factors such as population size, remoteness, levels of economic development, and the availability of training opportunities, communities vary widely in how easy it is to access these skills. Sometimes they may be held primarily by one or two people in the community, with little "bench strength" to call upon in the event of resignation or illness. Strategies such as training, mentoring and staffing contingency plans can raise the level of support that is available.
- Community Accountability – The housing authority, regardless of how it is structured, must be accountable to the community and be seen to be



accountable. In some cases, the formal accountability through Chief and Council is sufficient to maintain community support; in many other cases a delicate balance must be maintained where there is formal accountability and a second less formal interface with the community that is well understood, is held up by Chief and Council, and is respected by the community. This less formal interface can include things such as transparency, an image of fairness, approachability, consultation, etc.

- Accountability to Funding Agencies – In order to maintain credibility with funding agencies, the accountability and reportability functions must be formally maintained through means such as written policies, procedures and agreements. Relationships with representatives of funding agencies must also be cultivated on an active and ongoing basis through discussions, consultations, regular contacts, etc.
- Monitoring and Evaluation – In order to have data and information to support accountability relationships, monitoring and evaluation systems need to be in place to collect the most relevant and appropriate data. The assessment of success as a factor of the information flowing from these formal systems needs to be taken together with the community satisfaction levels and the degree of confidence Chief and Council has in the housing authority.
- Appeals Process – The decisions taken by a housing authority, in some cases in conjunction with the political leaders, are sometimes difficult and often contentious. An appeals process that is seen by the community to be a fair and thoughtful second look at a decision is essential to supporting equitable access to program benefits and to reducing conflict. This requires that the process be in writing, be clear, be known by all to exist, be transparent and be consistently applied. Processes that include alternative dispute resolution provisions may also be useful.
- Quality of Relationships – Relationships are the key to success in the short and long term. No matter what the issue or problem, it can be overcome by a group of committed people who trust one another. Any action that builds relationships and builds the capacity to sustain positive relationships between key players is a good investment. There are many approaches to relationship building; however, it typically involves elements such as open



and regular communication, trust, fairness, respect, collaborative problem-solving, and the sharing of success.

- Link to Economic and Social Development Agendas – The link that is made in all communities, to a greater or lesser extent, is to the economic and social agenda of the community. These linkages are essential to diffusing political liability and garnering community support; however, they must be seen to be sensible and reasonable. The linkages should also exist in at least two directions. So, for example, while a housing program might be developed to be consistent with a community's economic agenda, the economic agenda should also consider the capacity of the housing program to meet the needs resulting from the economic development. Similarly, the social agenda and its outcomes have clear implications for community housing. With linkages that are made clear to the community, individuals may be unhappy with a specific decision, but if they can see an economic or social benefit to a friend or a relative, they may be willing to support the decision.



7.0 RECOMMENDATIONS

7.1 Rationale

The terms of reference asked that the study identify the rationale for establishing when, where and under what circumstances housing authorities should be formed. Our sense is that the options need to be made available in any on-reserve situation where the political leadership is committed to the development of a housing authority. Earlier, we articulated several pre-cursors to success that are related to political will. If the political will is there and communicated, there is an opportunity to respond positively to the extent possible within applicable financial, policy and other relevant constraints. In some cases, where the community has significant capacity, the housing authority development may require few additional supports and the process may be accomplished in a short time. In other cases, significant additional capacity building support may be needed over an extended time to reach the outcomes envisioned by leadership.

We recommend active and supportive responses to requests made by fully informed community leaders.

7.2 Models of Organizational Structure and Relationships

Each existing and future housing authority will have unique aspects in response to local needs and conditions. We have identified four “generic” models of organizational structure and relationships that may be helpful in the design of future housing authorities. The four models are more accurately described as points of reference on a continuum of structural options:

Community Based Incorporated Housing Authority – This point on the continuum reflects the housing authority with the most structural autonomy from the ongoing operations of the First Nation. The housing authority is a separate body with the ability to sign contracts and possibly take on debt. It remains accountable to Chief and Council but is set up to be able to make all significant decisions regarding the housing program. The housing authority may be responsible for more than one reserve or community within a First Nation.

Tribal Council or Regional Housing Authority – This point on the continuum has the same degree of autonomy as the Community Based Housing Authority but is



accountable to more than one Chief and Council and responsible for a regional housing program. One criticism of this model is the removal of the program from the community and a challenge for the community to see and influence the program delivery. In some cases, however, that could be a strength.

Unincorporated Community Housing Agency – This point on the continuum has less structural autonomy and no legal structure within which to act independently. If the relationship with Chief and Council is good, the agency may be delegated significant authority, with some decisions coming to Chief and Council for support unless there is a major problem.

First Nation Housing Department – This point on the continuum is structurally the least autonomous as it is essentially a department of the First Nation government. There may be a Board or Committee in place that may or may not have decision-making powers, although it will have advisory influence. Once again, the Chief and Council and First Nation senior management may delegate considerable power to the housing director and staff. In this case, the housing director typically reports to the senior manager (Executive Director or equivalent) of the First Nation who then reports to Chief and Council

As pointed out in the body of the report, the structure is only one dimension of autonomy, however, depending on the relationships, significant autonomy can also be granted to any structure through policy and practice. We have named this “operational autonomy”. First Nations will make the best decisions based on the available information and their assessment of what is best for the community at the specific stage of development.

We recommend that the research reported here be used in an open and community-based process of housing authority design, innovation and development.

7.3 Preconditions

The terms of reference for the study asked for recommendations related to the promotion of housing authorities. A housing authority is not necessarily the best alternative in every First Nation community at any point in time. Precursors or preconditions that must be met prior to the community engaging in the active consideration of housing authority alternatives are:



- Vision by the political leadership of housing services forming an essential component of overall community development.
- Willingness on the part of the leadership to move housing program functions to an "arm's length" housing authority body and to recognize the importance of continuing to support the housing authority once established.

7.4 Steps in Establishing Housing Authorities

The generic steps for establishing a housing authority are:

1. Leadership Vision - Leadership articulation of the desire to establish a Housing Authority and commitment to the sustainability of the effort over time, to the extent possible, is the essential first step.
2. Planning – The process for developing options and making decisions regarding a housing authority needs to be laid out in plan form, and financial and human resources allocated.
3. Background Research – Research is required that fills the information requirements for good decision-making and fully articulates the range of possible options in each dimension. The research needs to include current conditions on funding that is in place as well as a full assessment of housing program-related assets, liabilities and capacity. Background research may include consulting with Elders and seeking traditional knowledge and wisdom to support the articulation of values and principles as well as practices that honor the culture and traditions.
4. Community Consultation – Systematically collecting the views of the community needs to be carried out. It may be helpful to go out to the community early with a "clean slate" to collect initial thoughts and again later in the process to present options for feedback.
5. Capacity Assessment and Plan for Development – Once several options are clear, leadership needs to understand what capacity gaps may exist and how they might be filled, depending on the options chosen.

6. Consultation with Funding Agencies – Once a preferred set of options has been “packaged” into a community-based model that has local support, the funding agencies need to be consulted to ensure that the options fall within the funding mandates, roles and policies.
7. Final Decision Making – The final decision to proceed needs to be made by Chief and Council or, in the case of a Tribal Council model, a collection of leadership bodies.
8. Implementation Planning – Once the decision is made, the staff will be expected to develop an implementation plan to support the housing authority development. Components of the plan may include financial planning and systems development, policy development, program development, evaluation plans, training of staff, Chief and Council and/or the housing authority Board and Committees, etc.
9. Monitoring Implementation and Redirection - The implementation planning may point out problems in the chosen options which may require an iterative process of re-visiting earlier decisions. As the implementation plan rolls out, there may be problems encountered that require an adjustment to earlier decisions or a change of course.
10. Responsibility and Accountability – Throughout the process, the responsibility taken by the various players need to be clear, the roles fully understood and the mechanisms for accountability respected.

We recommend that the steps for HA development be articulated with the community with significant flexibility in terms of the timing, order and nature of the steps.

7.5 Strategies for Dealing with Key Issues

The key factors supporting success do not arise from a specific model, but rather, are crosscutting factors that affect all models at different levels. These factors play out differently depending on a number of dynamics within the community and the housing authority.

The key issues are also not necessarily related to a specific model, but often arise as a result of local community problems, dynamics and relationships.

Some suggested strategies for dealing with key issues include the following:

Leadership – The characteristics of effective leadership in the context of housing authorities are discussed earlier in the report. Essentially, there is a need to build bridges between the political leadership, the housing authority and the community, recognizing that these may take time to develop. Tools that can be used to build these relationships, particularly between the political leadership and the HA, may include:

- orientation sessions for new leaders and staff;
- periodic joint meetings;
- joint planning sessions;
- events that encourage dialogue;
- policies and procedures that clearly and consistently define areas of responsibility, as well as accountability and evaluation mechanisms;
- and
- conflict resolution processes.

Structure – Clarity of the structure and the reporting relationships within the HA are key to its success. Staff members need to be clear about their roles, their duties and who they report to, notwithstanding any appearance of a willingness on their part to live with uncertainty and/or an apparent ability to clarify uncertainty by individual situation and issue. Although such an approach may seem pragmatic, this type of uncertainty has a very high risk of leading to confusion and conflict. To avoid this, it is important that the organizational structure and reporting relationships be clearly established in writing, that they be carefully scrutinized for inconsistencies, that they be openly communicated to all, and they be periodically reassessed, especially if the organization or its programs are undergoing redevelopment.

Staffing Levels – The findings indicate that, in some HAs, a minimalist approach is taken toward staffing levels, rather than an evaluation of what levels of staffing are truly adequate. This can lead to understaffing. It is our impression that the problem, in some measure, results from the establishment of staffing levels

based on available funds from revenue streams such as rents, loans and mortgages, rather than the establishment of revenue requirements in consideration of staffing needs. The concept of adequate staffing needs to be supported by the leadership in its funding allocation decisions.

Community Consultation and Planning – Initial and ongoing support of the HA by the community cannot be expected, it must be cultivated and sustained. This requires the development of a formal consultation and communication strategy based on identified criteria. The strategy required prior to and during the establishment of the HA will likely differ from that used during its ongoing operations; however, as with any organization, the community must always see relevance, value and responsiveness to issues and needs. These elements are more likely to be developed and sustained in an atmosphere of community knowledge of the purpose, role, activities and initiatives of the HA; in other words, credible information that the community can then use to provide informed input and support.

As discussed in the Findings, housing authority models that are established at a tribal council level may face particular challenges in terms of community consultation and support, particularly if they are seen to be disconnected from the local community. To help avoid this, it is important that consultation with the community occur at key points, and that the tribal council leadership have a regular presence in the community and be willing to engage in local problem-solving processes.

Human Capacity Development – As reported by individuals in some of the First Nations that were studied, housing authorities may face capacity challenges at any level within the organization. Although several different types of capacity issues were identified, most tend to involve human capacity in some form.

A strategy for addressing human capacity needs should start with identifying and understanding the gaps that may exist, followed by the development and evaluation of options able to meet the need. Depending upon the circumstances, a range of possibilities may exist, including training programs, mentorships, apprenticeship programs and partnerships with trade unions, suppliers and manufacturers. There is evidence that some First Nations have successfully

pursued these types of approaches and that others have recognized the need to do so.

7.6 Support for Informed Decision Making

In the spirit of self-determination of First Nation governments, the focus for the future development of housing authorities needs to be building capacity within communities and regions to support effective decision-making regarding the governance and management of a housing program.

The awareness and information that communities need to make good decisions about the development of their housing programs' governance and management structures include:

- Demographic Information – the community needs to know the nature of the housing requirement and projections for at least ten years, if possible.
- Accurate Assessment of the Current Situation – the community needs to fully understand the quality and quantity of the existing housing stock and the cost of the gap between what is available and what is needed to adequately house the people on the reserve.
- Liabilities – the community needs to know that the gap between what is needed and what is available is a significant political and financial liability. There may be an unwillingness to demonstrate more responsibility than necessary for a program that is under-funded. In addition, the housing program may have an accumulated deficit and/or a significant debt load. Many housing programs have a significant rental arrears liability. An arm's length body may be seen by Chief and Council as potentially increasing the risk of carrying the liability.
- Capacities and Competencies Required – First Nations need to fully understand what capacities and competencies might be required on the housing authority Board and within the staff. Following an understanding of the needs, an assessment needs to be made against the available people in the community to determine the gaps, if any. In order to support success, some method of providing training is required to fill any gaps that are identified.



We recommend a process of consultation within communities to determine the highest priorities for capacity building that supports decision-making in housing, and a national collaboration to develop a range of applicable options and tools.



Canada Mortgage and Housing Corporation
Establishing On-Reserve Aboriginal Housing Authorities
Final Report

APPENDIX A

Community Profiles



A.1 First Nation "A"

[Telephone interviews were conducted.]

Background

First Nation "A" is based in a remote coastal community that relocated from a previous location. At that time, the Housing Authority Inc. (HA) was established. It operates as an independent, remote housing authority with no tribal council support. The on-reserve population is approximately 600.

Housing Stock

The total current housing portfolio stock is 165. Of the 165 units, 143 are single-family dwellings and 22 are duplex and modular units. It is unclear if the 165 units are owned by the HA or by the First Nation. Funding for all of the units is provided by Indian and Northern Affairs (INAC). There are reportedly another 70 houses to be built. No dwellings in the community are privately owned. There is provision in the HA mandate for developing private home ownership but this is not being pursued at this time and there is no fund for ownership.

Respondents were unable to provide information on the current capital and O&M budgets or the book value of the housing portfolio stock. Funding for the HA flows from INAC, as well as from rentals derived from teachers, nurses and police residences. It is hoped that rental fees will become more extensive, but this is still in the implementation stage. The funding to the HA includes both annual and monthly components.

Housing Authority Creation

The HA was created by Band Council Resolution and it was subsequently incorporated under provincial statute.

Housing Authority Structure

The HA has a Board of Directors that includes a Chair, Deputy Chair, Secretary/Treasurer, Elder, female representative, youth representative, and one Council representative. Except for the Councillor, the Board is elected from the membership. The chief administrative staff member is the Housing Manager, who currently has a mentor. The Housing Manager reports to the Board. The Chair of the Board and the Council representative report to Chief and Council. Depending on



the respondent, the Housing Manager is reported as either being hired/fired by the Board or the Chair of the Board.

The HA has 7 full-time staff, including a mentor, and from 1 to 6 part-time staff. No staff sit on the Board and no staff work for the First Nation government administration.

Decision-Making Authority

The authority for creating policy is apparently split, with respondents indicating that it is the responsibility of the Board, except in case of major changes that will affect the community, which then are the responsibility of Chief and Council. Staff is also reported as having a role in setting policy. Doubt or confusion about where decision-making authority rests is reported as variable depending on the issue. Decisions made by Chief and Council, such as apparently the allocation of housing, are seen as more problematic than those made by the HA. Confusion is also reported regarding whether or not home occupants have any ownership entitlement.

The HA does not access any services from another provider, however, discussions are underway with social services with the objective of obtaining assistance in inspecting and assessing dwellings during social service visits. The HA also collaborates with the First Nation on a life skills program described later herein.

The HA has broad powers to decide the types, quantities, quality and methods of housing, as well as set rents, secure financing and dispose of units. It also has authority regarding the provision of maintenance, housing education and long-term programs. It apparently does not hold the power to provide financing.

Planning Processes

A multi-year corporate plan is under development by the HA. In the meantime, the HA is operating under annual business plans and individual operational plans for things such as maintenance.

The HA has been given economic development direction in the form of purchasing local labour and materials, building additional homes with local forces, and providing local employment training. An indirect social mandate has been given to the HA in the form of providing life skills training in the operation of in-home technical components such as furnaces, appliances and HRV units, and in the basics of home maintenance.



The HA computer systems are new, but apparently not yet fully operational. The respondents assess them as very adequate. The computer systems are not shared with the government administration.

Housing Allocation and Appeals Process

The allocation of housing is done on the basis of a client assessment that includes a review of situation, need and timing. Clients complete an application form, are interviewed, and are placed on a waiting list. Respondents indicate that an appeals process for allocations is in place, however, it is not entirely clear from the information provided by the respondents whether the final authority for allocations rests with the HA or Chief and Council.

Accountability Processes

The HA is accountable to Chief and Council and provides reports on the life skills program, staff skills, training needs, housing condition assessments, finances, and project progress. A first evaluation is scheduled to be carried out in 2005 and it will form the basis for the establishment of ongoing evaluation tools. Financial audits are completed by an outside organization and are submitted to Chief and Council. A financial management policy is in place that requires quarterly and annual reports to the Board, Chief and Council, and the annual general meeting.

Key values of the HA are reported as responsibility, accountability, fairness, the provision of quality housing, good maintenance, and community capacity and well-being that is supported by the HA. The values are published and are promoted by staff. The respondents believe that the HA reflects the community's cultural and social values very well; in some cases perhaps too well, as the HA cannot meet every need. The HA must make some hard choices, but a collaborative process at the community level is seen as helping.

The HA is seen by respondents as innovative, with the life skills training and collaboration with other First Nations given as examples. The HA is not seen as particularly inclined toward taking calculated risks, as it is still in a strengthening and solidifying stage.

Satisfaction

Respondents believe that the satisfaction level in the community is good to very good, but that some unease and dissatisfaction may result from occupancy fees (rents). In some cases, this dissatisfaction may sometimes be manifested in poor home maintenance and intentional damage.



Rents and Arrears

The cost effectiveness of the HA is not yet known. It will likely depend on a steady flow of rental income, but rents have only been implemented since the move to the new location so it is uncertain how well they will work. Chief and Council can endorse the rental fees, but it is up to the HA to collect them. The HA has lowered some fees to encourage payment and reduce arrears, but arrears are already becoming significant. A multi-stage eviction process has been established but has not yet been used. A problem with eviction is that there is nowhere else to go.

Challenges

A challenge for the HA is seen to be maintaining a stable staff base. A respondent notes that the people tend to be nomadic by nature and some may have difficulty sitting behind a desk. This can lead to issues of perceived poor work ethics. The development of solid organizational culture will take time. Proper allocation of housing and effective maintenance are also seen as key challenges. One respondent reports that there are problems in the new community and that it is too early to know how successful it will be, but that it seems to be moving in the right direction.



A.2 First Nation "B"

[Telephone interviews were conducted.]

Background

The First Nation "B" housing model is a stand-alone, multi-site one. The sites are three reserves located in a northern part of central Canada. The Housing Authority (HA) is newly established.

Housing Stock

The total on-reserve population of approximately 780 is housed in a total of approximately 260 units comprised predominantly of single-family dwellings (235), with a few duplex units (4) and modular/mobile home units (25). Of these, 235 of the units are Indian and Northern Affairs (INAC) funded band houses which are managed but not owned by the HA. Five units are CMHC funded and are also managed by the HA. Approximately 25 additional units have recently been constructed and are owned by the new HA. There are approximately 10 privately owned houses on reserve. The housing portfolio has a total book value of \$2.5 million.

Funding for the new HA is anticipated to be in the order of \$300,000 per annum for capital expenditures, with a similar amount for O&M. In the past, funding has typically come from INAC and the First Nation's share of casino revenues. Under the new HA, additional revenues will derive from rents.

Housing Authority Creation and Structure

The HA was initially created by Band Council Resolution, followed by incorporation under provincial laws. It has a Board of Directors that is appointed by and accountable to Chief and Council. The newly appointed Board contains four representatives of Council; however, these members will be replaced with non-Council members after start-up. No HA staff are voting members on the Board. The HA will have a Housing Manager reporting to and accountable to the Board, although the position has not yet been filled. The Board holds the policy-making authority for the HA. The HA has broad powers, including the type and quantity of housing built, how the housing is built, its quality, the setting of rents, the securing and provision of financing, and the disposal of housing units. The HA holds the authority to allocate housing units, however, this is delegated by the HA to committees in each of the three communities that are separate from the Board and that do not contain any Council members. Appeals of the allocations go first to the allocation committees and then to Chief and Council in the event of further appeal.



The new HA will have one full-time staff member (Housing Manager) and two part-time staff (Finance Administrator and maintenance person). The Finance Administrator's position is shared with the FN administration. New, shared computer systems are in place to facilitate this sharing.

Planning, Evaluation and Accountability Processes

The HA has an initial annual operating plan and anticipates the development of a multi-year strategic plan. A formal audit and evaluation policy is in place that requires annual audits, beginning in 2005-2006, and evaluations every five years carried out by an independent contractor.

Because of limited local skills, the HA obtains some technical services, such as building inspections, from a technical services agency based in the regional centre; however, the HA has the authority to provide those services itself. So far, the HA has not been given direction to use housing programs for economic development purposes.

The newness of the HA means that it is not yet possible to fairly assess its organizational culture, values, level of innovation, risk taking, or community satisfaction levels. Some disagreements have occurred between the HA and Chief and Council, however, these are ascribed by the respondents to the initial set-up and learning curve surrounding the new HA.

Programs

The HA may lead to opportunities for individual home ownership which currently do not exist. In this regard, the HA is exploring the area of Certificates of Possession as a vehicle for ownership on-reserve. Prior to the establishment of the HA, rents were not charged, except for teachers and nurses residences and a community safe house. Under the HA, rents will be charged for units newer than 10 years. A policy has been established to deal with rental arrears and it includes a stepped process. A rent payment incentive component has also been included.



A.3 First Nation "C"

[Telephone Interviews and a site visit were conducted.]

Background

First Nation "C" is an independent First Nation with no tribal council support. The community is remote and is located about 180 km from the nearest main service centre by road. It has an on-reserve population of about 800 and an off-reserve population of about 1,700.

The First Nation was constituted in the mid-1980s and the reserve created shortly thereafter. Conditional approval in principle for an addition to the reserve was recently signed. The addition will expand the reserve by approximately 2,300 hectares and will allow for additional housing development and economic development opportunities.

Housing Stock

There are a total of 255 housing units on the reserve, 240 of which are in the Housing Authority's portfolio. The housing portfolio stock is mainly comprised of single-family homes (236) of a fairly standard design, along with 2 units in a duplex, and 4 units in a multi-unit apartment building. The HA owns 60 housing units, and manages or holds mortgages for 160 units. CMHC and INAC have each funded 40 of the housing units, and the remainder are bank-financed. A visual assessment of the exterior of the housing portfolio stock, and in one case an interior, indicates that they are generally well-maintained.

Currently, there is a waiting list for housing of approximately 50 to 60 applicants. At the present rate of house construction, this represents about 10 years of development. Applicants must re-register on the waiting list each year in order for their files to remain active. In addition to those on the waiting list, there are young people who are starting families but are still living at home with their parents or other family members.

The book value of the housing portfolio is approximately \$24 million, including the value of the privately owned units. Capital expenditures are approximately \$400,000 per year and O&M expenditures are about \$210,000 per year. The HA sometimes does not know what its capital budget allocation from CMHC will be until the last minute. This has not caused serious difficulties, as the funding eventually arrives, but it does create some planning challenges.



Housing is subsidized according to the tenant's ability to pay. The First Nation has an employment program that provides opportunities to work; however, young people are not permitted to work on the reserve until they reach the age of 21 in order to encourage them not to drop out of school.

Housing Authority Creation

The Housing Authority is a relatively recent creation, established in 2003 by Band Council Resolution. It is not incorporated. A written Terms of Reference defines the mandate, functions, authority, structure, code of conduct, and basic operational processes of the HA, and Council policy has been established to help ensure that the HA operates at arm's length from the First Nation's other directors and managers, as well as from Chief and Council.

To supplement the policy, a memorandum of understanding has been established between the various departments that provides for interdepartmental co-operation. Examples include the Capital Works Department which has responsibility for the construction of new homes, the Public Works Department which has responsibility for the maintenance of existing homes, and the Zoning Board which has responsibility for orderly development within the community.

Housing Authority Structure

The HA has a staff of six, with five working part-time, and one full-time. The full-time senior position is the Housing Manager.

The HA has a seven member Board of Directors that, except for the Housing Manager, is appointed by Chief and Council. It includes:

- a representative of Council who acts as the Chair;
- an Elder;
- a First Nation member-at-large;
- the Housing Manager;
- the Director of Capital Works;
- a youth representative (age 15 to 29); and
- a "Challenger" who serves on a six month rotational basis.

The Terms of Reference of the HA also provides for the First Nation's General Manager to sit on the Board; however, that position is apparently not currently appointed. The First Nation Finance Officer is also apparently an *ex-officio* member of the Board, although this role is not defined in the Terms of Reference.



All members of the Board hold voting rights, except that the Chair only votes in the case of a tie. The Housing Manager does not vote on housing allocation decisions.

The Housing Manager reports to the Board of Directors, through the Chair, and the Board has the power to hire and fire the Housing Manager.

There is an apparent inconsistency between the Terms of Reference and the HA's housing strategy in that the strategy indicates that the elder and the youth representatives on the Board report to the Housing Manager. The Terms of Reference imply, more appropriately, that these two positions are accountable to the Board, through the Chair.

Mandate

The Terms of Reference of the HA defines its mandate as being:

“to provide quality advice and strategic direction on housing within our community work[ing] with other departments within the band on any relevant issues involving housing, land issues, etc.”

The HA is made responsible for “*overseeing the Housing Strategy*”. The Housing Strategy is a comprehensive document that describes the structure, mission, policies, procedures, planning processes and programs of the Housing Authority. The Terms of Reference also appears to make the HA responsible for the implementation of the Housing Strategy, although the wording that is used is not explicit in this regard. Notwithstanding that, the functional understanding is that the HA holds that responsibility.

Decision-Making Authority

With regard to decision-making authority, the Terms of Reference state that “the Housing Authority provides advice and direction to the Housing Authority Manager”. It then goes on to state that “the Housing Authority will make decisions regarding all its housing programs”. This effectively means that the Board, of which the Housing Manager is a member, is the decision-making authority, and that the Housing Manager is obligated to follow any direction provided to her/him by the Board as a whole. However, the Board may also decide to serve only in an advisory capacity to the Housing Manager on whatever issues that it so chooses.

The Board of Directors has the power to establish policies, which are usually drafted by the Housing Manager, and then submitted to the Board for approval. The powers delegated to the Board include the power to decide how much and what type of housing to build; how to build the



housing; who to allocate the units to; rents and other payments; and disposal of housing units. The Board also has the power to secure financing for the Housing Authority. There is reported to be seldom any confusion as to whether the Board or Chief and Council has the authority to make a particular decision relating to housing.

Housing Manager's Role

The Housing Manager core functions include operating the Housing Authority's administration, delivering the Housing Authority's programs, assessing eligibility of applicants, co-ordination with other relevant First Nation departments such as Public Works, assisting in the preparation of progress payment claims during construction, arranging and documenting Board meetings, inspecting homes, issuing letters confirming ownership for home owners seeking personal bank financing for home improvements, and collecting rents and arrears. The Housing Manager reports monthly to the Chair of the HA Board and to the General Manager. Performance reviews of the Housing Manager are a function of the First Nation's General Manager.

The Housing Manager's position is funded through rental revenues of the HA.

Board Processes

The Terms of Reference of the HA defines basic processes of the Board, including quorum, voting (a simple majority to pass), notice of meetings (minimum 48 hours), and attendance.

With regard to quorum, the Terms of Reference are not clear in that they state that "*A simple majority of committee members present at meetings constitutes a quorum to hold meetings*". The intent of this is more likely that a simple majority of the members of the Board constitutes a quorum. Another item of clarity is that within the Terms of Reference, reference should more appropriately be made to the "Housing Authority" rather than the "committee" as the HA is not, in fact, a committee.

With regard to attendance at Board meetings, the Terms of Reference state that "If the committee determines that for reasons of absence of a member warrants [sic] disciplinary or removal action then a notice in writing will be sent to this member by the Housing Manager". The grounds for discipline are left to the discretion of the Board and no response or appeal provisions are granted to the member by the Terms of Reference.



The Code of Conduct, contained in the Terms of Reference, states that any Board member who is renting a housing unit from the HA must remain current in their payments or meet with the Housing Manager to make arrangements to become current. No action is defined in the case of a Board member who does not meet this requirement, this presumably being left to Chief and Council as the appointing body.

The Code of Conduct also requires Board members to comply with the Conflict of Interest policy, but states that Board members must remove themselves from decision-making involving direct family members. Direct family is defined as "mother, father, daughter, son, brother and sister". Other interpersonal relationships are to be dealt with on a case-by-case basis.

Board members are also required to abide by a confidentiality policy.

Appeal Processes

There is a formal process in place for clients to appeal housing allocation or other decisions made by the Housing Authority. The first step is for the client to request the Housing Authority to reconsider its decision. The next step is an appeal to Chief and Council. Chief and Council can uphold the HA decision, overrule it, or send the matter back to the HA with directions to reconsider the decision.

Accountability Processes

The Housing Strategy defines the HA is being accountable to Chief and Council, taking its direction from the membership and submitting monthly and annual reports to Chief and Council. The HA is required to meet annually with the membership, presumably through the Annual Assembly or some other mechanism. The HA is also required to meet with the First Nation's other departments at the end of each construction season.

The HA books are open to the membership. The HA is audited along with other components of the FN government and audited statements are sent to INAC.

The HA supports local economic development by hiring local workers, and by buying supplies locally. Community members are used for all phases of construction.



Planning Processes

The HA has a housing strategy, annual business plan, and operational plans.

No formal housing program evaluations have been carried out; however, financial audits are conducted annually and the results are forwarded to the Board, Chief and Council, CMHC and INAC. A policy is in place that directs the audit process.

Core values that guide the HA and its staff are to assist people to obtain housing and to maintain and continually search for more programs. There is some uncertainty about the extent to which these values are widely known or shared by the HA staff or other community members.

The HA considers itself to be innovative in seeking ways to meet client needs. One innovative program cited provides for free carpentry assistance to clients who only then have to buy materials. The HA also offers personal financial advice. It continually searching for ways to access more funding from different sources to build more homes. There is some uncertainty about the degree to which the HA is willing to take calculated risks; however, the establishment of the HA, and the hiring of the Housing Manager are cited as examples of risk taking.

Satisfaction

The HA believes that there is a high level of satisfaction with its services within the community and that the level of satisfaction has improved significantly under the HA model. This is considered by the respondents to be the result of reduced political involvement and an improved perception of fairness, as well as the more individualized services provided by the Housing Manager. The respondents stated that cost-effectiveness of the housing program has improved significantly under the HA model as compared to when it was under Chief and Council's direct control. The main reason cited for the improvement was the services provided by the Housing Manager, who was hired at the same time as the creation of the Housing Authority. It is not clear how much of the improvement in cost-effectiveness is due to the HA model, and how much is due to the existence of the Housing Manager's position.

Rents and Arrears

All tenants pay for housing, with the amount determined using a points system that is based largely on financial capacity to pay. The lowest payment is based on recovery of 25% of the capital cost and highest is based on 75%. The typical home is currently constructed for about \$90,000.



Tenants are required to sign off on house inspection reports prior to moving into their units.

The HA has only a few clients in arrears. The total value is less than \$30,000, which is about half of what it was when the HA was established. Collection processes are in place that include provision of financial advice, creation of rent payment plans, payroll deductions, and garnisheeing of wages if necessary. Evictions are an option that has not yet been used.

Housing Authority Success Factors

The informants identified several success factors for their Housing Authority.

These included:

- a fundamental need and a will within the community;
- a clear, hands-on knowledge of the community and its needs based on direct planning input by residents;
- a realistic assessment of challenges, options and potential solutions;
- a recognition of different demographic groups within the community;
- a willingness to evolve and to treat documents and policies as living, breathing elements that need to be evaluated and modified on an ongoing basis;
- a need to operate the housing programs at arm's length from Chief and Council, and an understanding and willingness by Chief and Council to do so;
- a corresponding need for the Housing Authority to remain removed from politics;
- a policy of payment by all tenants for their housing but that recognizes the ability to pay in the determination of rent;
- a recognition of social values;
- the development of capacity to build, maintain and manage housing within the community;
- time and funding for initial planning;
- a stable economic base;
- re-investment of profits into the community; and
- a perception of fairness within the community.



A.4 First Nation "D"

[Telephone interviews were conducted.]

Background

First Nation "D" is located in a remote northern community about 300 km by air from the nearest urban centre. Rail service also exists; however, there is no road connection. The community has a population of about 2,700, including an on-reserve population of approximately 1,400 (2002). The total First Nation membership is 3,200 (2002).

The First Nation is supported by a Tribal Council, which also includes seven other equally remote First Nations.

Housing Stock

There are currently about 470 housing units on reserve, of which about 440 are single family dwellings, 10 are mobile/modular homes, and 22 are apartment units contained in 7 buildings. Of the 470 units, 410 are owned by the First Nation, including 160 funded by CMHC and 250 funded by Indian and Northern Affairs. Approximately 55 additional units are funded by other agencies and another 5 are privately owned. There is currently a waiting list of about 155.

The approximate book value of the 410 housing units owned by the First Nation is \$23 million. The current annual operating budget is approximately \$240,000 and the capital budget is approximately \$660,000.

Housing Authority Creation and Current Status

Currently, there is no formal housing authority in place in the First Nation. Housing presently comes under the mandate of the Housing Committee which is advisory to and reports to Chief and Council. Previous to the current structure, housing was dealt with through the a tribal council housing authority, which was apparently an arm of the tribal council development corporation, based in the regional centre, of which the First Nation is a shareholder and member of the Board of Directors. The housing authority had responsibility for both on-reserve and off-reserve housing; however, Chief and Council decided that there should be more local control over the on-reserve portion, leading to it bring that part back under its control as a department and an advisory committee. The committee operates under a terms of reference established by Chief



and Council. There is some thought in the community that a local housing authority will be established in time, although there is no known schedule for implementation.

Structure

The current Housing Committee is made up of 4 members of Chief and Council and 3 members of the public, for a total of 7. The Housing Department currently has 3 full-time employees and 2 part-time maintenance workers. During construction, up to 20-60 contract workers are employed. There is provision for a Director of the Housing Department, but the position has never been filled. The Tribal Council provides construction inspection services.

Decision-Making Authority

Although Chief and Council did not feel that the previous housing authority provided for enough local control of on-reserve housing, the structure was apparently clear in regard to decision-making and the roles of Chief and Council and the Board of Directors of the Housing Authority.

Under the current departmental structure, all of the funding for housing flows through Chief and Council to the department. The housing committee continues to carry out its function using a community strategic plan that was developed in about 1998; however, decisions regarding the construction and allocation of housing are apparently made by Chief and Council. Housing programs are used as a vehicle for local employment, with an added objective of providing training for off-reserve work. Computer systems are shared by the housing department with the rest of the First Nation administration and are reported to be badly outdated.

Appeal Processes

Housing allocation decisions are made by Chief and Council based on recommendations of the Housing Committee. An appeal process is in place which involves the appellant first writing a letter to the Committee. The Committee reviews the request and if it determines that there are grounds for the appeal, the appellant is invited to a hearing before the Committee. If appropriate based on the results of the hearing, a new recommendation is made to Chief and Council.

Accountability Processes

Accountability is currently through Chief and Council to the First Nation membership. Accountability mechanisms include monthly reports, minutes of meetings and audited financial statements. Audit processes follow INAC guidelines.



Planning Processes

Although the housing department uses the community strategic plan, there are no core values or principles that guide its work and it is reported as needing to be more directly involved with the community. The department is reported to be innovative, with a revolving loan fund that renovated 30 units with the participation of residents cited as one example, and a two-phase project that constructed 55 units in two years without CMHC or INAC funding given as another. Nevertheless, the housing decisions that are made are seen as being in the low risk category. There is an on-reserve loan program for home ownership that is guaranteed by the First Nation, but there has been little uptake so far. The capital funding of the program is \$1.2 million.

Satisfaction

The level of satisfaction of clients with regard to their housing services is reported to be quite poor, largely as a result of the long waiting list and the general feeling that the housing department is not adequately connected to the community and its needs. The move by Chief and Council to bring housing services back to the community from the tribal council is, in part, a response to this dissatisfaction.

Rental Arrears

Rent is charged on units that were built on or after 1995. This amounts to about 250 of the 410 units in the portfolio. Of these, 80 units are currently in arrears for a total of \$230,000. This is reported to be a significant problem that has become worse over the last year or so. In response to the problem, a collection strategy and process have been established that involve payment agreements and small claims actions. An eviction process has also been established for cases where payment agreements are broken.



A.5 First Nation "E"

[Telephone interviews were conducted.]

Housing Authority Creation and Background

First Nation "E" is located in northern Canada. It has a local Housing Authority that operates under the territorial government housing corporation through a Universal Partnership Agreement. The Housing Authority (HA) was established in 2004 to replace a former housing department of the First Nation that was created in about 1995 when the territorial government housing corporation first transferred housing responsibilities to the local level. As a result of subsequent financial difficulties, the territorial housing corporation took back the housing responsibilities and created the new HA. The mandate of the HA is to provide adequate, affordable and suitable housing. A statement of organizational values and principles is being developed.

The First Nation is based in a small hamlet located approximately 100 km from the nearest centre. The hamlet actually comprises two communities, which are separated by about 20 km. The on-reserve population is approximately 1600.

Housing Stock

The HA has approximately 180 units in its housing portfolio, all but 4 of which are owned by the HA. Approximately 110 units are single-family dwellings, 10 are duplexes and about 25 are in multi-unit buildings. Another approximately 15 apartment units are dedicated for seniors. (Note that there is a discrepancy between the total and subset numbers.) All of the units are funded through the HA. Funding levels are approximately \$1.5 million per annum for capital and \$200,000 per annum for O&M. The capital funding flows from the territorial housing corporation. Operational funding flows from rental income. The HA housing stock represents about half of the total housing in the community. There are currently about 130 people on the housing waiting list.

Housing Authority Structure

The HA has a Board of Directors on the governance side and a Manager on the administrative side. The Manager reports to the Board through the Chair and the Board holds the authority to hire and fire the Manager. The members of the Board are appointed by the Minister responsible for the territorial housing corporation, based on recommendations received from a nominating committee of the HA. The HA has 10 full-time and 4 part-time staff. No staff members sit on the



Board. Corporate policies are established by the Board. The HA has a multi-year strategic plan and individual operational plans.

Support services are provided to the HA by the territorial housing corporation mainly in the form of home ownership, home repair, and seniors housing programs.

Decision-Making Authority and Accountability

Powers delegated to the HA include the type, quantity, quality and method of housing, and the allocation of housing units. There is currently no appeal process in place to address housing allocation issues. Rents are set by the territorial government. The HA does not hold the authority to dispose of housing stock or to secure financing or provide financing for home ownership. These are functions that are held by the territorial housing corporation. The HA has an economic development mandate that requires it to hire locally whenever possible.

The HA is accountable to the Minister responsible for the territorial housing corporation, reporting through the corporation. With the creation of the HA, the level of direct political involvement is reported to have dropped substantially. Annual financial audits are carried out and are forwarded to the HA Board and the territorial housing corporation Board. The audit policy is established by the territorial housing corporation.

Satisfaction

The HA does not see itself in a risk taking role, that being seen as the responsibility of the territorial housing corporation. It believes that its clients are reasonably satisfied with the housing services and that there is a higher level of satisfaction than existed prior to the establishment of the HA.

Rental Arrears

The level of cost effectiveness is seen by the HA as much more than existed before the creation of the HA. Prior to the HA, rents were not being collected and substantial financial deficits were being incurred as a result. Rent collection is improving, but still causes some cash flow problems, as do high winter heating costs. Efforts are being made to collect on substantial rental arrears through new repayment programs. A formalized eviction process has also been established through the courts and has been used as a last resort.

A.6 First Nation "F"

[Telephone interviews and a site visit were conducted.]

Background

First Nation "F" uses a housing authority model which is that of a single First Nation with supportive services from a tribal council. The First Nation (FN) is located adjacent to a remote northern town and is reported to have a population of 4,200.

The population and the resultant pressure on the housing program is the result of a higher than national average return rate of the First Nation members after the passage of Bill C31. The return to reserve rate is 80-85% and the funding was based on a return rate of 21%, which was the national average. Even after twenty years, the First Nation has not been able to deal with the backlog of housing demand that was generated by the return to reserve of a large number of members.

Housing Stock

The housing stock includes units funded by CMHC, INAC, other sources, and houses that are privately owned. The FN has 596 units of which 480 are owned and managed by the HA. The 596 units also represents the total number of housing units in the community. Of the 596, 523 are single-family homes, 16 are duplexes, 26 are in apartment buildings and 31 are mobile or modular homes. CMHC funds 39 of the total number of units, INAC has funded 288, 153 are "other" and 116 are privately owned (approximately 20%). The capital budget is \$623,300 and the operating budget is \$1,230,300 for the current fiscal year. The portfolio value is \$12 million. The funding is reported to be inadequate to meet the needs.

The unmet housing demand at present is about 450 units and some people have apparently been on the list since 1993. The wait list is prioritized on the basis of family size. There are also about 75 people on the reserve who are considered to be homeless. They generally make do with friends and family, but the situation varies based on the person and the family.

Housing Authority Creation

The First Nation has a long tradition of an established Housing Authority; however, the current Chief and Council, when elected in 2003, dismissed the Board of the HA and also replaced the majority of HA staff members. The causes were indicated by informants as including communication breakdowns, serious levels of rental arrears, improper housing allocations, poor



financial controls, and poor accountability. Chief and Council are currently running the housing program directly and two of the Councillors have the housing portfolio and are responsible for the oversight of the program. However, Chief and Council plans to return to a housing authority structure in 2005, once appropriate management systems are in place.

The legal instrument of the HA creation is a Band Council Resolution together with documents for the incorporation of the HA.

Housing Authority Structure

Once re-established, the new Board of the Housing Authority will be appointed by the Chief and Council and will be under the mandate established by the HA formation bylaw, which still remains in place. All members of the Board are voting members and they will include five members from the community at large (including both on and off-reserve members) along with the two FN Councillors responsible for the housing program. There are two Elder Advisors on the Board for guidance and the Chair can be held by any of the regular members of the Board. It is understood that there is also an intention of having both S10 and S95 representation on the Board.

The housing program has a full time staff of five, including a Housing Director, a person responsible for collection of rent and a full time finance person who is on secondment from the First Nation. There are twelve additional part time staff members. Once the Board is re-appointed, the Housing Director will report to the Board of Directors as well as to the General Manager of the FN on some matters. The Board will make decisions regarding the hiring or firing of the Housing Director.

According to informants, there has been some discussion within the FN about whether the new HA should take the form of a corporation or a committee. There is reported to be a preference for a corporation arrangement, as that type of organization is seen as being more likely to be able to pursue economic development opportunities.

A key function of the new Board will be to continue with the HA recovery process.

Decision-Making Authority

Both the Board of Directors and Chief and Council have the authority to create major policies for the Authority. The Finance Committee of Chief and Council oversees spending and borrowing and although the Housing Authority has a budget, major financial decisions are subject to review by Chief and Council and the Finance Committee. These two bodies generally accept the



recommendations of the HA Board, but on occasion, may ask for further analysis or an amended recommendation.

Chief and Council also becomes engaged with the housing authority when significant new policies or program changes are being considered, such as the building of a proposed new 20-plex to meet one segment of the housing need. There is a report of some degree of doubt or confusion about where the decision-making authority resides between the Board and the Chief and Council. This may be due to the interim nature of the current arrangements, the history of having a Board and the plans to re-establish it in the future.

Programs

The Chief and Council members encourage the housing program staff to work with the other departments of the First Nation. For example, the social services program staff members work with the housing staff to ensure social policy objectives are met for the most needy community residents, and that issues such as child neglect are identified and dealt with. The housing program works with social assistance program staff to provide some jobs for social assistance recipients through wage subsidy programs.

The move from Chief and Council to a HA took some of the political pressure away which allowed the decisions related to housing to be more systematically based on need and financial situation as described in the housing policy.

The housing program also works closely with economic development staff to ensure that economic benefit accrues to the FN as a result of housing construction and related development. The First Nation owns a building supply company on reserve that is a direct supplier to the housing construction companies. The FN membership also includes a significant number of trades people and small contracting companies, including concrete, framing, gravel, electrical, plumbing and ventilation businesses. The FN has a development corporation in place and is in negotiations for the development of a "Ready to Move" shop on reserve which would create year round employment opportunities. The HA also works with the FN Development Corporation to build condominiums for other Bands.

An example of innovation within the HA cited by respondents was the ability to tap into social programs under S95 and S10. In addition, the FN is moving away from Ministerial Guarantees to back loans. This will make it easier for FN members to own their own houses. An announcement on Ministerial Guarantees is expected in 2005. In the meantime, home ownership applicants are required to prepare a bank mortgage application that includes a site plan, a land



study/environmental assessment (currently contracted out to the tribal council), building plans and a credit rating assessment. This information is sent to INAC by the bank for a Ministerial Guarantee. Once approved, Chief and Council issues a letter of agreement through a Band Council Resolution. So far, only 22 applicants have used this process, which is described by informants as lengthy.

Recommendations for further development of the housing program include the addition of a full time project manager and a full time materials manager to keep track of building supplies, tools and other equipment.

A challenge faced by the FN is dealing with S95, as the FN would like to assist Elders that do not qualify for social housing. Part of the FN culture is to look after Elders but the current rules tend to keep that from happening.

Rent to own programs are seen by informants as another important element of the overall housing plan. The HA provides an opportunity for home ownership and has a small revolving loan program in place.

Tribal Council Support

Service from the tribal council is in the area of housing inspection and it works effectively according to informants. The First Nation could fulfil this function but as it works well to collaborate with the tribal council and there is no perceived need to change the arrangement. The current arrangement also avoids the potential for conflict of interest between the inspection function and the Housing Director who is also the manager for the building contracts. There are no formal collaboration agreements in place with the tribal council or other internal First Nation or external agencies.

Accountability Processes

The powers and duties related to the housing programs, with the exception of the power of disposal of housing units, have all been delegated to the Housing Authority in the past and will be in place again in 2005. As described above, the major decisions are subject to review of Chief and Council and the Finance Committee, although recommendations from the Housing Authority are usually supported.

Accountability flows from the staff to the Housing Director and up to Chief and Council through the two Councillors holding the portfolio. Once the Board is re-appointed, the accountability will flow through the Board to Chief and Council.



Accountability to the community is supported by an annual community meeting where the HA presents a report and answers questions. Reports to the First Nation Council are placed in the local newspaper for review by the community.

Ongoing program monitoring is carried out internally through the activities of the Housing Director. No formal third party program evaluation has been done within the last five years. Audit and evaluation reports are submitted to INAC and CMHC. The First Nation has an audit and evaluation policy in place and audits are completed annually.

Planning Processes

The FN has a multi-year strategic plan in place that covers a five-year term and it also has annual business plans, operational plans and a capital plan in place.

Core values and principles that are in place include:

- Taking care of people who need it the most;
- Managing conflict of interest;
- Transparency and accountability;
- Professionalism embodied in agreements with staff;
- Interdepartmental collaboration;
- Meeting housing needs as identified by Board members; and
- Maintenance of existing housing.

These values and principles are published and distributed among staff members. An example of how those values and principles are reflected in the operations is that there are programs for wage earners and others for social assistance recipients. One of the other strengths of the program includes individual agreements with staff that are working well.

The HA is open to taking some risks but it is seen as having to be in balance with accountability. For example, changes to policy must serve the needs of the people. The HA has an appeal policy in place which describes a process that sees the Board of Directors hearing appeals at the first level and then on to Chief and Council, if necessary.

The computer capacity of the housing program is seen as inadequate by one respondent and adequate by another. Each staff member has a computer in their office. The HA shares a computer network with the FN, and together they have an in-house network administrator.



Rents and Arrears

The rental rate for a 1-bedroom home is \$243/month. Wage earners are required to pay between \$351/month and \$387/month, depending on how many children they have. Approximately 60% of the tenants who occupy CMHC funded housing are on social assistance, with the remainder being wage earners.

The First Nation has problems with cash flow on occasion, largely due to individuals not paying rent. There are a significant number of householders in arrears in rent or loan payments, with approximately \$300,000 currently outstanding.

The effects of limitations in cash flow as well as shortages of funding allocation result in insufficient capital available to meet the needs within the community. One effect of this has been that no new houses have been built in the last two years; however, the FN is planning to construct 15 houses in the next year using its share of a tribal council fund as collateral.

The FN Council has signed a Band Council Resolution to support collection of arrears and recovery agreements are being worked out with individuals in arrears. If a person who is in arrears is working for the FN, payroll deductions are put in place as part of the recovery plan. Those in arrears are also required to take counseling.

HA staff are responsible for rent collection and for writing eviction notices. A person in arrears has one month to pay. After two months have passed, a letter is written asking them to make arrangements for the arrears. A warning letter is then issued if the matter is not addressed, followed by an eviction notice if there is still no compliance. The eviction process was established through a Band Council Resolution.

Satisfaction

In assessing client satisfaction, the rating provided by the respondents was very dissatisfied due to the lack of sufficient funding to meet the needs of the community.

A comment regarding satisfaction that was made by one informant is the need to communicate with community members about what the housing program is trying to accomplish and the roles and responsibilities of the HA, staff and FN members. Generating community support for important decisions such as borrowing money to build houses, which translates into people paying rent, is seen as important for long-term sustainability.

A.7 First Nation "G"

[Telephone interviews were conducted.]

Background

First Nation "G" is a self-governing First Nation with an independent Housing Authority (HA) that has existed since 1980. It is located in a rural area near a major urban centre. It has an on-reserve population of approximately 500.

Housing Stock and Funding

The HA currently manages about 145 housing units, approximately 120 of which are owned by the HA. The stock comprises approximately 110 single-family dwellings, 3 duplexes, 25 apartments and 4 modular/mobile homes. Of these, approximately 45 are funded by CMHC, the Band funds about 75, and 25 are privately funded. The total book value of the stock owned by the HA is \$3.5 million. Funding is also received through rental income. Funding for private ownership is available through band capital that is allocated by Chief and Council. Rental arrears is an issue for the HA that it attempts to address through a combination of debt payment plans, deductions from wages, small claims and, eventually, eviction notices, although the latter requires significant political will.

The current level of capital funding is approximately \$400,000 per year and the O&M funding is approximately \$180,000 per year. The HA has identified a need to establish an integrated data management system that relates its housing stock inventory to maintenance requirements and sources of funding for maintenance.

Housing Authority Creation and Structure

The HA is established under a Declaration of Trust and is governed by a Board of Trustees who are elected. The senior member of the Board is the President. There are no HA staff members on the Board. The senior staff member is the Housing Coordinator, who can be hired and fired by the Board or Chief and Council according to the respondents. In addition to the full-time Housing Coordinator, the HA has one part-time staff member.



Decision-Making Authority

The HA possesses broad powers, including the authority to determine the types, quantity, quality and methods of housing, as well as set rents, allocate units, carry out maintenance and provide financing. The HA does not have authority to dispose of units or to obtain financing, both being responsibilities of Chief and Council through land title requirements.

Planning Processes

Policies are established by the Board, subject to ratification by Chief and Council. In addition to such policies, the HA operates under an annual business plan. There is no formal, multi-year strategic plan in place. The HA has an economic development mandate in the form of a local hire practice that has been supported by a local training initiative over the last five years and that has resulted in two journeyman carpenters and one electrician.

Appeal Processes

The HA has a formal appeals process in place. It includes provision for a letter of appeal to Chief and Council within one week of a decision by the HA, review and investigation by an appointee of Chief and Council, and review and final decision by Chief and Council. Chief and Council may choose to interview the appeal applicant. Appeals to Chief and Council are rare, but on occasion they have led to the overturning of decisions of the Board of the HA.

Accountability Processes

Accountability is through the Board of Trustees to Chief and Council and a formal accountability process is in place. Audits are carried out regularly and the results are forwarded to the Board, Chief and Council, CMHC and INAC. Financial controls also include a requirement for expenditures of less than \$500 to be countersigned by an authorized individual and expenditures of greater than \$500 to be approved by the Board. Periodic visits are made by CMHC staff to evaluate the housing that is financed by that organization. The HA contracts the services of independent inspectors for quality control and progress payment approvals during construction.

The values that the organization operates under include fairness, equitable treatment, affordability and quality. These values are communicated to staff and stakeholders, and there is a belief by the respondents that they are well reflected in the HA's services. The HA also feels that it very much reflects the cultural and social values of the community, largely because all of the trustees are band members who live in the community.



Satisfaction

The HA sees itself as innovative, citing as examples its shelter payment policy for elders, construction of seniors housing and attention to suitability of housing for families. It also believes that the level of satisfaction in the community is high and that it is higher than before the HA was created. Prior to the HA, little new housing was being constructed. There are still some financial limits for the HA that result in less than full satisfaction within the community.



A.8 First Nation "H"

[Telephone interviews and a site visit were conducted.]

Background

First Nation "H" uses a housing authority model that comprises a multi-site, independent housing authority receiving some support services from a tribal council. The First Nation has three reserves, one of which is located in an urban community, one of which is rural and one of which is remote. The total on-reserve population is approximately 700, out of a total membership of about 2300.

Housing Stock

The housing portfolio stock totals about 93 units comprised of 61 single-family units and 32 apartments in 4 buildings. A new, 10-unit seniors complex is currently under construction on the urban reserve. The rural reserve contains 30 of the units and the remote reserve contains seven. Some of the units are overseen by the HA. Of the 93 units, 58 are rentals financed by CMHC and 31 are partially funded by Indian and Northern Affairs (INAC) as "turn keys" where the tenant pays the rent to the First Nation. The 4 apartment buildings are bank-financed. There are approximately 180 other, privately owned residences in the community. The urban reserve is nearing capacity in terms of land available for new housing.

The book value of the "turn key" housing portfolio stock is \$3.1 million, the new seniors residence is \$2 million and the remainder is \$5.8 million. Capital expenditures are typically in the order of \$800,000 per year and O&M expenditures are in the range of \$300,000 to \$350,000 per year.

All homes are built on site through public tenders issued by Chief and Council. The bid process is open and competitive and as such not all contracts go to band members. This approach is used to ensure that the limited resources are spent prudently and on trades that are bonded, insured and provide good quality work. Nevertheless, some quality control problems have been encountered that have been exacerbated by an inconsistent application of warranty holdbacks.

Housing Authority Creation

The Housing Authority (HA) was created by Band Council Resolution in 1976 and was subsequently incorporated under provincial law as a not-for-profit organization in 1983. The reason for the 7-year delay was apparently a general reluctance to move forward, coupled with a need for everyone to fully understand the concept of rents tied to incomes.



The conduct of the affairs of the HA are described in its first bylaw, which covers elements such as the role and basic processes of the Board of Directors, the duties of the officers of the corporation, membership, meetings, reporting, and basic financial processes. All of the members of the corporation must be members of the First Nation.

Mandate

The mandate of the Housing Authority is described in its 1976 application for incorporation. It includes the ability to "to construct, hold, manage, provide and maintain housing for low-income families and individuals; to buy, lease hold and build, develop or improve any lands and buildings necessary for the carrying out of the said objects; to raise money through subscriptions, membership donations and by receiving gifts and testaments; and do all things as are incidental or conducive to the attainment of the objects."

Through the HA, Chief and Council chooses to access some services through a tribal council. These include the supply of house plans, construction inspection, health and safety plans, resource information and training. Notwithstanding this outside support, local economic development is pursued through the hiring of local construction and maintenance workers, and skilled trades people.

Housing Authority Structure

The HA has a five member Board of Directors. The bylaws of the HA state that the entire Board is elected each year by the members of the corporation, which are Chief and Council. This essentially means that the Board is appointed by Chief and Council. The practice has been for two-year appointments. The bylaws provide that with a two-thirds majority vote, the members (i.e. Chief and Council) can remove any Board member at any time and then replace that person through a simple majority vote. Vacancies on the Board can be filled by the Board from amongst the corporation's members.

The officers of the corporation include, at a minimum, a President, a Vice-President, and either a Secretary and a Treasurer, or a Secretary/Treasurer; however, the bylaws also allow the Board to create such other positions as it sees fit. One person may hold more than one position, except for President and Vice-President. The President and the Vice-President must be Board members, however, the other executive positions need not be. The President presides over the Board and is "charged with the general management and supervision of the affairs and operations of the Corporation." The Secretary, if it is a separate position from the Treasurer, is a



non-voting member of the Board. No HA staff members sit on the Board and Board members are not paid for their Board duties.

Informants indicated that the Board is effective and supportive of the HA staff. Board members are seen as being willing to declare conflicts of interest, follow established policies and not micromanage.

Housing Director's Role

The Housing Director is the Housing Authority's senior staff person and reports to either the Board or Chief and Council, depending on the program. However, there appears to be some uncertainty regarding which body holds the ultimate authority to hire and fire the Housing Director. The current Housing Director was hired by Chief and Council in 1997 because it had pulled back the responsibility for housing and there was no Board in place for a time.

The Housing Director's responsibilities include recording meetings of the Board, maintaining financial accounts, arranging for audits, preparing monthly reports to the Board, preparing reports to CMHC, arranging for maintenance of housing units, and issuing eviction notices.

The Housing Director reports to the Board on matters regarding the HA-owned housing stock, and to Chief and Council through the head of finance with regard to several home ownership programs that are described below. There is a job description in place for the duties accountable to the Board, but not for those under Chief and Council. The Housing Director holds authority to sign purchase orders but not cheques.

When houses are being built, a housing construction manager is hired who reports to the Housing Director. Inspectors are also hired who report to the construction manager.

Decision-Making Authority

The Board has the power to establish policies, subject to the final approval of Chief and Council. Although respondents indicated that doubt or confusion about which body holds a particular decision-making authority is not common, some uncertainty was seen regarding which authorities have actually been delegated to the HA by Chief and Council. It appears that the HA, through Chief and Council, currently has the authority to determine the type and method of house construction, to set rents and mortgage conditions, and to maintain a level of housing quality. Other authorities are apparently being gradually delegated to the HA and there is a sense from the informants that this movement will likely continue. For example, the HA holds the authority to allocate the apartment units but not the other housing stock. There seems to be an intent to



eventually delegate more housing-related decision-making to the HA. For example, the informants indicated that the allocation of the seniors units may be delegated to the HA.

Housing allocations are made on first-come-first-served-basis, rather than through a points based system, because incorrect information was being provided by applicants under the previous eligibility criteria.

Appeal Processes

As noted above, the allocation of apartment units, but not other housing, has been delegated to the HA by Chief and Council. The appeal process for these allocations is first to the Board and then to Chief and Council, which holds the ultimate authority. The appeal to Chief and Council has not been tested.

Accountability Processes

The HA is accountable to Chief and Council and ultimately to the membership. Financial and administration reports are delivered to Chief and Council. Newsletters are sent out to the membership and members are welcomed to bring issues to the attention of the HA. The Housing Director reports to the Board on a monthly basis.

No formal housing program evaluations have been carried out in the last five years; however, informal evaluations in the form of site visits and reviews of client files are carried out. Financial audits are conducted annually and the results are forwarded to the Board, Chief and Council, CMHC and INAC. They are also presented at the annual meeting by the auditor. A policy is in place that directs the audit process.

Planning Processes

The HA operates on the basis of annual business plans that flow from the long-term planning and direction provided by Chief and Council. The HA has no long-term strategic plan of its own; however, informants indicated that this might change. The Housing Director sits on various project committees of Chief and Council and is able to provide recommendations for consideration by Chief and Council. Operational plans, such as a maintenance plan are not currently used but there is a recognition that they would likely provide additional value.

Core values that drive the HA and its staff are honesty, fairness and consistency. It is uncertain if these values are formalized and publicized in documents prepared by the HA.



The HA considers itself to be innovative and cites the example of its recent overhaul of the housing allocation system which had been subject to some abuse. The system has been moved away from a points-based determination to a first-come, first-served approach in which anyone can see where they stand on the list at any time.

The HA also views itself as willing to take calculated risks. Examples given include the revised housing allocation system, construction of homes in various reserve locations, and a recent, rapid response to a mould issue.

Programs

In addition to rentals, the HA, through the Housing Director, administers several home ownership programs on behalf of Chief and Council. These include a turn-key program, which is a mortgage program that is funded by casino revenues. About 30 homes have been built under the program since it was started in 2000. Approved applicants receive an interest-free mortgage that requires them to pay \$400/month for 15 years, after which they own the home and receive a certificate of possession for the land. House plans can be selected from about five or six standard designs and the owner is able to select the lot from an inventory. The current waiting list is about 75 applicants and current construction is five houses per year. Current construction costs are about \$100,000 per unit. The program is tied to local economic development by providing on-reserve training and employment.

A home ownership mortgage program has been established with a chartered bank. So far, four band members have opted for this option which has the advantage of having no waiting list. The approval process is based on the bank's criteria. Chief and Council guarantee the loan and the homeowner is responsible for selecting the design, managing the construction, and making the payments. The loan guarantee is for a maximum of \$100,000. Single persons are not eligible.

At one time, the First Nation had a home subsidy program in which each band member was entitled to receive \$19,000 toward the construction of a new home. The program was terminated because the funding was not sufficient to carry out significant construction, and consequently, homes were being left unfinished.

The First Nation also operates a home renovation fund for homeowners. To receive funding, owners must sign their certificate of possession back to the First Nation until the loan is repaid.



Funding

Funding is received from CMHC and INAC, from the First Nation's share of casino revenues, from private lending institutions, and from rental income. The casino-based funding is allocated through Chief and Council and includes options for housing loans, although authority for such loans has been retained by Chief and Council. Some challenges in the flow of capital funding have been experienced recently, possibly as a result of the fact that the HA does not handle its own financial activities, these being provided through another department of the First Nation.

The Housing Director's position is funded through the rental income of the HA; however, there is a thought that the HA should also receive an administration fee from the First Nation for the ownership programs that it delivers on behalf of Chief and Council, and that this would help to pay the Housing Director.

Rents and Arrears

Arrears have been reduced by the HA from a peak of \$137,000 to a current \$70,000 as a result of the Housing Director having been provided with the ability to garnishee the wages of staff of the First Nation. In addition, deductions can be made from welfare, education and disability payments. A collection agency was formerly used for collecting arrears, but the cost of the service was sufficiently high that Chief and Council decided that the HA should carry it out instead.

Evictions can be pursued after a second notice of non-payment of rent or of a bona fide complaint from another party. The HA has carried out evictions on this basis. Eviction decisions are made by the Board and notices are signed by the President. A person who is served with an eviction notice can appeal the decision to Chief and Council, but this has apparently not happened thus far.

Rents are charged to all tenants. Rental rates are \$452/month for houses, \$350/month for 2-bedroom apartments, and \$322/month for 1-bedroom apartments, all plus utilities. There are still some tenants on older, fixed rents of \$166/month.

Satisfaction

The HA believes that there is a high level of satisfaction with its services within the community and that the level of satisfaction has improved under the HA model. However, the Board and the



Housing Director are not always popular in the community because of some of the decisions that they are required to make. As a result, it is sometimes not easy to recruit new Board members.

The improved level of satisfaction over what existed before the creation of the HA is considered by the informants to be the result of reduced political involvement and an improved perception of fairness. At the same time, the HA feels that it has a high level of support from Chief and Council, as long as established policies are followed.

Housing Authority Success Factors

Informants identified various success factors for the HA. These included:

- The HA must be able to operate at arm's length from Chief and Council, and not become involved in the political dynamics of Chief and Council;
- Chief and Council must support the Board but not interfere;
- A Board can act faster than Chief and Council;
- It is essential to know the financial position of the HA at all times;
- It is important to be follow policies and be consistent in their application; and
- The HA can provide continuity and consistency that may not come from Chief and Council which changes with each election.

Informant Recommendations

Informants made several recommendations; including:

- Do not try to operate without policies;
- Have financial accounting services located within the HA where they can be more timely;
- Ensure that staffing of the HA is adequate for the services being provided;
- Ensure adequate administrative funding;
- Ensure that Board appointments are scheduled such that turnovers are staggered and do not occur all at once;
- Consult with the membership when considering the creation of a HA;
- Ensure that the membership is committed to making a Housing Authority work; and
- Enhance training opportunities by building effective relationships with apprenticeship programs, trade unions, suppliers, manufacturers, etc.



A.9 First Nation "I"

[Telephone interviews were conducted.]

Background

First Nation "I" is based in a small urban community in western Canada, approximately 50 km from the nearest major centre. The First Nation has a total membership of approximately 2,150, including an on-reserve population of about 1,350 (2005).

The First Nation is currently a member of a Tribal Council which includes several other First Nations. The Tribal Council operates a Housing Authority which was incorporated under provincial law in the early 1980s, apparently through Band Council Resolutions. It administers housing in five Tribal Council communities including First Nation "K". Although the First Nation is a member of the Tribal Council, there is anecdotal information that suggests that it might withdraw from the Council. The reasons for this are not clear.

Housing Stock

There are currently about 360 housing units on the reserve, of which about 340 are single family dwellings, about 5 are mobile/modular homes, and about 15 are apartment units. Of the 360 units in the portfolio, about 140 are funded by CMHC and 320 by Indian and Northern Affairs. There are reported to be no other funders. There are also reported to be no privately-owned residences on the reserve and the Housing Authority does not have any loan programs; however, when the current CMHC mortgages begin to expire there are apparently plans to transfer the ownership of the houses to their tenants.

The approximate book value of the 360 housing units is \$25 million. The current annual operating budget is approximately \$275,000 and the capital budget is approximately \$1,200,000. There is reported to be some difficulty in the timely receipt of capital funding.

Housing Authority Structure

The Housing Authority has an eight person Board of Directors that includes one representative of First Nation "K". Each Board member is appointed by the Chief and Council of their respective First Nation. The Tribal Council Chiefs also have a non-voting representative on the Board. Although this representative does not hold voting rights, the Council of Chiefs has veto powers over decisions of the Board. No Housing Authority staff sit on the Board of Directors.



The Housing Authority has 9 full-time employees and 1 part-time worker, all of whom are assigned exclusively to the Housing Authority. The staff report to the Housing Authority's Executive Director who in turn reports to the Board of Directors and the First Nation Council representative on the Board who holds the housing portfolio. The Tribal Council is reported to hold the power to hire and fire the Executive Director. A respondent noted that the Executive Director is considered to be role model in the community and must be seen to be above reproach.

Computer systems are shared between the housing authority and the First Nation administration and are reported to be "totally adequate".

Decision-Making Authority

Responsibility for the development of major policies of the Housing Authority is jointly held by the Board of Directors, and the Tribal Council. Nevertheless, there is reported to be very infrequent doubt or uncertainty about which body holds the decision-making authority. Notwithstanding this, the frequency of disputes between the Housing Authority and the Tribal Council is reported as being in the mid-range. Accountability from the Housing Authority is to the Tribal Council through copies of meeting agendas, minutes and records of decision.

The Housing Authority holds broad powers, except that it does not secure or provide financing on its own, those functions being carried out instead in collaboration with the Tribal Council. The Authority operates on the basis of annual business and operational plans but does not have its own long-term strategic plan.

The Housing Authority is apparently not used for specific economic development purposes; however, it does form part of a team that helps develop programs to addresses social issues in the community.

Appeal Processes

An appeal process is in place for decisions of the Housing Authority. It involves the client making an appeal to the Housing Authority and the Tribal Council within 7 days of a disputed decision, with both bodies then jointly reviewing and deciding the case.



Accountability Processes

Financial audits are conducted according to policy established by CMHC and audit reports are submitted to CMHC and INAC. Periodic housing program evaluations are reportedly carried out by CMHC.

The core values of the Housing Authority are responsibility, honesty and commitment. These are apparently seen as guiding not only the Housing Authority but also its clients. The values are published and distributed and it is reported that they are very much used in the operations of the Housing Authority. An informant noted that it is important that the provision of housing be treated like a business and that it should be devoid of any aspect of favouritism. In addition, effective communications with both clients and the Tribal Council was noted as being important.

Informant information suggests that the Housing Authority is very innovative, with awareness training about home maintenance being cited as an example. The program is seen as reflecting the cultural and social values of the community regarding care of the home. The Housing Authority is also seen as very willing to take risks, with winter house construction given as an example.

Satisfaction

The satisfaction level in the community regarding the Housing Authority is reported as average, with clients on both sides of the mid-point. However, the level of political involvement and favouritism is reported to be much less than it was before there was a Housing Authority. The Housing Authority is reported to have resulted in more consultation and more formalized decision-making.

Rental Arrears

Rents are charged to tenants; however, significant problems have apparently been encountered with arrears. There are currently about 40 tenants in arrears and total arrears of about \$900,000. It is not known if this figure represents only the arrears of the 40 tenants, or if it also includes unrecoverable amounts that have not been written off and still exist on the books. Arrears are reportedly collected by payroll deductions from those who are employed and by coordination with social services for those who are on social assistance.



A.10 First Nation "J"

[Telephone interviews were conducted.]

Background

First Nation "J" is based in a medium sized urban community in central Canada. The Housing Authority (HA) is long-standing (approximately 20 years) and operates under the First Nation's department of public works and housing.

Housing Stock

The First Nation has an on-reserve population of approximately 2000, housed in a total of 640 units. Of these, 250 are in the HA portfolio and all of them are owned by the HA. Most of the 250 units are either duplexes (approximately 130 units) or apartments (approximately 110 units). There are only 7 single-family units in the portfolio. All of the 250 units are CMHC funded. The book value of the housing portfolio stock is \$6.6 million.

The HA's current year capital budget is approximately \$1.8 million and the annual O&M budget is about \$300,000. Funding is received on an annual basis from CMHC, the province and the First Nation. The current levels of CMHC funding are seen by respondents as not being sufficient to allow for adequate new construction.

Housing Authority Creation and Structure

The HA was originally created by Band Council Resolution. Although operating under the First Nations' department of public works and housing, the HA has a separate Board of Directors that is appointed by Chief and Council and that includes a Council member holding the housing portfolio. The senior staff person in the HA is the Executive Director who reports to the Council member holding the portfolio. The Executive Director is hired/fired by Chief and Council. Respondents reported very infrequent doubt or confusion about the lines of authority and very infrequent disagreement between the HA and Chief and Council. The relationship is seen as a good one at present, resulting from continual communication.

The HA has five full-time and one part-time staff. None of the staff sit on the Board and none work for the First Nation's administration.



Decision-Making Authority

Policies are developed by the Board and are recommended to Chief and Council for approval. The Board has no apparent decision-making authority, being instead an advisory body to Chief and Council which makes the final decisions regarding all aspects of housing such as the type, quantity, quality and methods, the setting of rents, allocations, financing and disposal. As the Board is advisory, there is no appeal process in place, appeals instead being directed to Chief and Council.

Planning Processes

The HA has a multi-year strategic plan. It has been given a mandate to provide economic development benefits and this has been done in the areas of construction and forestry. It does not have a social services mandate, but it does work with the First Nation's social services department. The HA does not access regional support services.

Computer systems are shared between the HA and the First Nation and they are seen by the respondents as not being adequate.

Satisfaction

The core values of the HA include a focus on families, fiscal responsibility and financial viability, and fair and equitable services. The values are publicized and the respondents consider that they are very much reflected in the actions of staff. Respondents consider that the HA does a reasonably good job of reflecting the social and cultural values of the communities. Examples cited include efforts to address cases of overcrowding that may result when single parents must move in with other family members, and efforts to improve the exterior and interior appearances of houses. Respondents believe that the overall level of satisfaction within the community with the HA services is high and that it is much higher than before the HA was established. Nevertheless, good communication with the community is seen as essential, as well as ongoing assurances to clients that the HA is doing its best to help.

Respondents rate the level of innovation within the HA as very little, as is the willingness to take calculated risks. Risk taking is seen as difficult within the tight funding that is available.



Accountability Processes

Financial audits are carried out regularly, and the results are distributed to CMHC and the band membership. Evaluations are carried out through the First Nation's financial administration services via outside contracts. The HA services are seen as much more cost effective than they were before the HA was established. Respondents credit this to fairness, consistency and discipline.

Programs

The programs of the HA including social housing, renovation and repair programs, building loans, and loan guarantees.

Approximately 60% of the dwellings in the community are privately owned. The HA assists in providing opportunities for private home ownership in the form of construction loans and loan guarantees. The loan fund was established with funding from Indian and Northern Affairs (INAC) and is operated by the First Nation. The HA would like to see more home ownership, however, the banks require evidence of permanent employment which many First Nation members, although financially responsible, cannot provide. It is suggested by a respondent that CMHC review its program requirements to allow the banks to use other criteria in such cases.

The flow of funding to the HA does experience some difficulties, particularly in the case of O&M funds. This likely relates to the fact that decision-making regarding funding is carried out by Chief and Council rather than by the HA.

Rental Arrears

Rental arrears are a challenge for the HA. A significant proportion of the arrears on the books are seen as not likely recoverable. There is a 3-month grace period before eviction proceedings are begun, but this is avoided if possible. Chief and Council apparently support the eviction process. Household budgeting services are made available to tenants to assist them in meeting their financial obligations.



A.11 First Nation "K"

[Telephone interviews and a site visit were conducted.]

Background

First Nation "K" uses a housing authority model where housing staff are part of the First Nation government administration (i.e. a housing department), and housing issues are addressed by an advisory committee that reports to Chief and Council. First Nation "K" is located in a major city. It has an on-reserve population of about 6,400, and an off-reserve population of about 1,500.

The housing authority was established in about 1977 by Band Council Resolution to help administer a revolving loan fund that had been created for new house construction. Chief and Council of the time felt that the elected level of the First Nation should not be dealing with housing, particularly in view of the creation of the loan fund. Various other First Nations were visited at that time to identify possible approaches that could be used. The structure that was adopted was a housing committee, reporting to Chief and Council, working with housing and other administrative departments within the First Nation.

Housing Stock

There is a very high rate of private home ownership (including homes with outstanding mortgages) on the reserve, with over 90% of the homes privately owned. There is a total of 2,200 housing units on-reserve, of which 511 are in the housing department's portfolio. The housing portfolio stock is comprised mainly of single-family homes (475), along with 36 units in multi-unit apartment buildings. The First Nation owns the 36 apartment-type housing units, and manages or holds mortgages for the 475 single family homes. CMHC funded the 36 rental apartment units, and INAC provided partial funding for 400 of the housing units.

The book value of the housing portfolio is approximately \$16 million. Capital expenditures in 2004 were approximately \$1,650,000 and O&M expenditures were about \$231,000.

Housing Authority Structure and Mandate

The current organizational housing structure was implemented in 1999 as an update of the original 1976 arrangement. The housing function is a department that falls under the responsibility of the Social Development Unit of the First Nation administration. A three-person Social Development Committee appointed by Chief and Council makes recommendations to



Chief and Council regarding housing as well as membership, social assistance and a worker injury insurance program. The committee includes two members of the Council and a community member. The current Chair of the committee is also the Director of the Social Development Unit. The committee is principally responsible for recommending housing allocations and for screening housing program applicants.

Although not at arm's length from Chief and Council, the committee acts as a sort of housing authority. The Director of Social Development, who is the Chair of the committee, reports to the committee as well as to the Executive Director of Operations. Chief and Council, or the Executive Director of Operations, has the power to hire or fire the Director of Social Development. Informants commented that the system has generally worked well since it was first established in 1977, and that although the relationship between housing and Chief and Council appears to be close on paper, it is operationally quite separate. Nevertheless, one informant commented that the relationship should be more arm's length than it is, and another indicated that more separation is likely to take place in the future.

The housing department has a staff of six, with four working full-time, and two part-time. The senior staff person is the Housing Coordinator. In addition to the Housing Coordinator, the full-time positions include an assistant coordinator, an administrative assistant, and an accounting clerk. The two part-time positions are inspectors.

Decision-Making Authority

The Social Development Committee has the power to establish policies, subject to approval by Chief and Council, however it is largely advisory to Chief and Council. In its role, the committee makes recommendations regarding how much and what type of housing to build, how to build the housing, who to allocate the units to, what rents and other payments to charge, and how to dispose of housing units. There is reported to be seldom any confusion as to whether the Committee or Chief and Council has the authority to make a particular decision.

Informants indicated that although the committee is advisory to Chief and Council, its recommendations are typically accepted and approved by that body, and that rejections by Chief and Council are very rare.

Appeal Processes

There is a formal process in place for clients to appeal housing decisions made by the housing committee and/or departmental staff. The client starts by discussing the disputed decision with the housing administration. If the client is not satisfied at that stage, the next step is an appeal to the Social Development Committee. The next and final level of appeal is to Chief and Council who may then order an independent review, if appropriate. The general policy is to use alternative dispute resolution methods whenever possible, with arbitration being used when other approaches are not successful.

Accountability Processes

The Social Development Committee and the housing staff are both accountable to the Chief and Council.

All housing allocation decisions are made by Chief and Council through Band Council Resolution, based on recommendations from the committee. The two Council members who sit on the Social Development Unit can also refer other issues and recommendations to Council for consideration. Regular reports are submitted by staff to Chief and Council regarding the status of loans.

Significant limitations on the powers of the Social Development Committee, combined with the reporting relationships of the housing staff to the First Nation administration imply only limited independence for matters relating to housing. On the other hand, the respondents report that there is much less political interference in the housing allocations than there was when housing was directly controlled by Chief and Council. They attribute this reduction to the work of the Social Development Committee, as well as a willingness on the part of Chief and Council to limit political interference.

Planning Processes

The housing department has annual budget and operational plans such as maintenance plans; however, it does not generate multi-year strategic plans or annual business plans. In carrying out the housing portion of their mandates, both the housing committee and the housing department work closely with other units within the First Nation including the lands department which is responsible for making recommendations regarding land allocations and management, and public works which is responsible for infrastructure such as water and sewer.



The housing committee has not received direction from the Chief and Council to use housing programs for economic development purposes.

No formal housing program evaluations have been carried out in the past five years. Financial audits are conducted annually and the results are forwarded to the Committee, Chief and Council, CMHC and INAC. A policy is in place that directs the audit process. The audit policy is part of the agreement between the First Nation and INAC.

One respondent stated that the core principles that guide the housing committee and staff are fairness, equity (i.e. we are all equal), and helping as much as possible. These principles are apparently published and distributed to staff members and other stakeholders; however, there is some uncertainty about the extent to which they are widely known or shared by the housing staff and other community members. One respondent felt that there was a great deal of knowledge and acceptance of the principles, but another respondent was not sure what the guiding principles were. Guiding principles or core values can, however, often be shared implicitly in an organization, even though many of the members of the organization may not be able to explicitly state what they are.

The housing committee considers itself to be highly innovative in seeking ways to meet client needs. One of the innovations cited is a recently-created revolving loan fund for minor house repairs. This program complements the RRAP program by allowing homeowners who do not qualify for RRAP to do small repairs that can limit the need for major repairs later. The housing department also has updated housing standards and building codes with requirements that go beyond those of the National Building Code; however, an offsetting problem is that there is currently no requirement for builders to be certified.

Programs

The First Nation delivers several housing programs, including CMHC subsidized social housing, loans for home construction, minor home repair loans, and RRAP.

The minor repair program is a recent addition to the suite of programs. It provides loans of \$500 to \$1,500 for homeowners who are not eligible for RRAP or bank financing.

The home construction loan program is a significant program that is financed by the First Nation in partnership with a local banking institution. It is administered by a Board of Trustees. Applicants must supply a building lot, provide a minimum down payment of 10%, and meet financial qualifications typical of those required by a bank. Those already owning a home on



reserve are not eligible for the program. Mortgage loans bearing interest at 6% per annum are provided for up to \$75,000. Owners must also pay for sewer services at a rate of \$500 for the initial connection plus \$59/year. The land on which the house is built, which is typically held by the homeowner under a certificate of possession, is used as collateral by the trustees. The program typically has about 80 applicants per year, of which about 30 are approved. Informants indicate that the program works well.

Satisfaction

The housing committee and the housing department believe that there is generally a high level of satisfaction with the housing services within the community and that the satisfaction level has increased under the housing model. The respondents attributed this increased satisfaction to improved access to credit, and reduced complications and waiting periods for loans. In addition, the housing department provides more individualized financial counselling than is available from commercial banks.

One of the respondents stated that cost-effectiveness of the housing program has improved significantly under the housing model. The reason cited for the improvement is a shift toward providing more counselling services, as well as operating as less of a collection agency.

Informants noted that a much higher level of respect and care is provided by residents of owned homes compared to rental units. Some discussion has taken place about possibly creating a rent-to-own program for apartments but no action has taken place to date.

The community is experiencing some challenges relating to the fact that there are no zoning regulations on the reserve. This sometimes leads to conflicts regarding land uses that may not be compatible with residential development. There are also situations where areas of land are inaccessible because road allowances have not been provided in the past and other encumbrances have since been created. Approximately 85% of the reserve land is privately held under certificates of possession, leaving only about 15% available for common use. In addition, a significant proportion of the privately held land is caught up in unsettled estates. These factors are leading to a shortage of developable land. Consideration has been given to building of cluster houses on small lots, however, the idea is seen by one informant as first needing to be marketed to the community.



Rents and Arrears

Rents for subsidized housing are \$385/month, including power but not telephone.

There are a few clients in arrears, but the total value is not large and effective collection processes are in place. The first step in the collection process is to send a letter to the client. The next step is a face-to-face meeting, and possibly a rescheduling of mortgage payments. Rental or mortgage clients can be evicted if they continue to be in arrears, however, Council does not generally support the use of evictions.



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APPENDIX B

Inventory of Literature Review Documents



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APPENDIX C

Telephone Interview Questionnaire



1. The address and other contact information that we have for your Housing Authority is:
2. How many housing units does your Housing Authority have in its portfolio?
3. Of the total number of housing units, how many are owned and managed by the Housing Authority, and how many are managed but not owned by the authority?
4. Considering a range of different types of housing units, of the total number of housing units in the authority's portfolio, how many are in each of the following categories:
 - Single family homes
 - Duplexes
 - Apartments in multi-unit buildings
 - Mobile or modular homes
5. Considering major alternative sources of funding, how many of the housing units in the authority's portfolio are:
 - CMHC funded
 - INAC funded
 - Funded by other sources
 - Privately owned
6. What is the amount of the Housing Authority's Capital budget for this fiscal year?
7. What is the amount of the Operating budget for this year?
8. What is the total book value of the authority's housing portfolio. That is, what is the total value of the housing units according to the authority's financial statements, or to the financial statements of the owners of the housing stock?
9. Considering the whole community served by the Housing Authority, what is the total number of housing units in the community, including both units owned or managed by the authority, and units that are owned or managed by others?
10. How many employees does the Housing Authority have who:
 - Work full-time
 - Work part-time
11. Is there anything you would like to add concerning the overview? Any comments, or additional information, or points you wish to clarify?



12. Does the Housing Authority have a governing body that is separate from Chief and Council? For example, a Board of Directors.
13. How are the Authority's decision-makers chosen?
14. Does the Authority have a Chief Executive Officer, or Executive Director, or other senior officer?
15. Who does the Executive Director [or other senior officer] report to:
16. Who has the authority to hire or fire the senior officer?
17. Who has the authority to create major policies for the Authority?
18. On a five-point scale, where 1 is Very Infrequently and 5 is Very Frequently; how frequently would you say there is some doubt or confusion about whether the Authority's governing body or the FN Council has the authority to make a decision?
19. Do any administrative staff members; including the CEO, President, or Executive Director sit, as voting members, on the Board of Directors/governing body?
20. Do any of the Authority's senior administrative staff members also work for the FN government administration?
21. How does the Authority receive the funding it requires?
22. How is the funding provided to the authority?
23. Are any housing support services provided by a Tribal Council or other regional authority?
24. What services are being provided by a regional organization?
25. Does the Authority have the option of providing these services on its own, rather than accepting the regional services?
26. Do you wish to make any comments, or add any further information about any of the preceding questions?
27. What legal instruments, if any, were used to create the Authority, and define its mandate?
28. What powers and duties related to housing programs have been delegated to the Housing Authority?



29. Which of the following types of plan, if any, does the Authority currently have in place, and use to guide its activities?
- A multi-year corporate or strategic plan
 - An annual business plan
 - Operational plans, such as an annual maintenance plan
 - Other – please describe
30. Has the Authority received direction to use housing programs for economic development purposes? For instance, as a means of providing local employment, or supporting local enterprises.
31. Please describe some of the economic development activities the Authority is involved with.
32. Is the Housing Authority responsible for implementing any social programs, other than housing programs?
33. Please describe what these programs do.
34. Is there anything you would like to add concerning the mandate and roles of the Housing Authority?
35. On a five-point scale, where one is "Totally Inadequate" and five is "Totally Adequate", how adequate do you think are the computer systems that the Authority has in place for the work it has to do? By computer systems I mean both hardware and software.
36. Please briefly explain your rating for the computer systems.
37. Does the Housing Authority share computer systems with the First Nation administration?
38. Is there a formal appeals process in place for housing allocation decisions?
39. Please briefly describe this process.
40. Is there an accountability process in place for the Authority?
41. Please briefly describe how the accountability works. Who is the Authority accountable to? What types of information are collected and submitted.
42. Have any of the programs implemented by the Authority been formally evaluated within the past five years?
43. Which ones?



44. Has the Housing Authority been audited recently?
45. Who are the audit and evaluation reports submitted to?
46. Is there a formal audit and evaluation policy, which states who is responsible for conducting them, how often they have to be done, and who the reports are to be submitted to?
47. Please briefly describe the audit and evaluation policy.
48. Does the Authority have any formal agreements or arrangements for collaboration with other service providing organizations?
49. Please briefly describe these collaborations. What other organizations is the Authority collaborating with, and what services are being provided through the collaboration.
50. Is there anything you would like to add concerning the systems and processes, which the Housing Authority has in place?
51. Please briefly describe three core value or principles that guide the Housing Authority in its day-to-day operations.
52. Are the values or principles of the Housing Authority published and distributed to staff members and other stakeholders?
53. On a five-point scale, where 1 is "Very Little" and 5 is "Very Much"; to what extent would you say the staff of the Housing Authority share those values or principles, and use them to guide their actions?
54. On a five-point scale, where 1 is "Very Little" and 5 is "Very Much", how innovative would you say the Housing Authority has been in adapting housing services to the needs of its clients?
55. Please give me an example of an innovation.
56. On the same five-point scale, where 1 is "Very Little" and 5 is "Very Much", how open would you say the Housing Authority is to taking calculated risks, which could lead to cost savings, or to improvements in services?
57. Please provide an example that illustrates how the Housing Authority treats risk taking.
58. On a five-point scale, where 1 is "Very Poorly" and 5 is "Very Well", how well would you say that the housing Authority reflects the cultural and social values of the community it serves?



59. Do you wish to add anything about the organizational culture of the Housing Authority?
60. On a five-point scale, where 1 is "Very Dissatisfied" and 5 is "Very Satisfied", how satisfied would you say that the Housing Authority's clients are with the housing services they receive?
61. On a five-point scale, where 1 is "Much less satisfied", and 5 is "Much more satisfied", how would you say the present level of client satisfaction compares to the level of satisfaction with housing services before the Housing Authority was created?
62. Do you wish to explain your ratings or provide any comments on client satisfaction?
63. How frequently would you say are disagreements between the Housing Authority and the Chief and Council (First Nation Government). Use a five-point scale, where 1 is Very Seldom, and 5 is Very Often.
64. Please provide one or two examples of disagreements between the Authority and the Chief and Council. What caused the disagreements? How were they resolved?
65. How cost-effective would you say the delivery of housing services is under the Authority, compared with how it was when the Chief and/or Council were directly responsible? Use a five-point scale where 1 is "Much Less" and 5 is "Much More".
66. Please explain and provide an example if possible.
67. How would you compare the amount of political involvement in allocating housing since the Authority has been in charge, compared to when the Council/Chief and Council was directly responsible? Use a five-point scale where 1 is "Much Less" and 5 is "Much More".
68. Please provide one or two examples, if possible.
69. Does the Authority provide opportunities for individual home ownership?
70. What proportion of housing in your community is owned privately?
71. Does the Authority operate a revolving loan program for home ownership?
72. On a five-point scale, where 1 is Very Seldom, and 5 is Very Often, how often would you say there are problems with the flow or allocation of funding for housing?
73. What was the source of these problems?



74. If there have been funding shortages due to problems with the flow of funding, was the effect mainly on Capital spending or on Operation and Maintenance (O&M) spending?
75. Does the Housing Authority charge any of its clients rent?
76. How many clients, if any, are in arrears with their rent or loan payments?
77. What is the total amount of money in arrears?
78. Please describe what steps are taken to collect payments in arrears.
79. Do you wish to add anything related to the success of your Housing Authority model for delivering housing programs?
80. Is there anything else you would like to add? Any important information about establishing and operating a housing authority that we should take into account or that might be helpful to other First Nation communities?
81. Finally, I would like to ask you to provide copies of various documents, if they are available. These include:
- Incorporation or Cooperative Association documents
 - Bylaws relevant to the Housing Authority
 - Chief and Council authorizations or policies related to the Housing Authority
 - Housing Authority terms of reference
 - Board/senior manager job descriptions.
 - Evaluation reports (if any)



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APPENDIX D

Case Study Interview Guide



Case Study Interview Guide

1. In what ways are you involved with the Housing Authority?
2. How familiar would you say that you are with the history and current operations of the Housing Authority?
3. Please describe the decision-making structure of the Housing Authority.
4. Please describe the relationship between the Housing Authority and the First Nation Chief and Council, and the First Nation government administrative staff.
5. How satisfied are you with how well the HA has functioned so far?
6. How satisfied would you say the FN membership, or clients of the HA are with the HA?
7. How would you assess the financial situation of the Housing Authority?
8. How well would you say the Housing Authority reflects the cultural values of the community it serves?
9. Is there an established appeals process, whereby clients can appeal HA decisions regarding allocation of units, or rents or other payments?
10. Who is the Housing Authority accountable to, and how does it provide that accountability?
11. What are some of the best things about your model of Housing Authority?
12. What are some of the weaknesses in your HA model, if any?
13. Based on your experience with your HA, do you have any advice for other First Nations that might be contemplating establishing a Housing Authority?
14. Would you like to add anything else?